

LIST OF ISSUES AND PROGRAMS

OCTOBER 1-DECEMBER 31, 2015

**WSB-AM
&
WSBB-FM
NEWS/TALK 750 WSB**

**COX RADIO, INC.
ATLANTA, GEORGIA**

ISSUES AND ANSWERS

DURING THE PERIOD OCTOBER 1-DECEMBER 31, 2015
THE FOLLOWING ISSUES AND PROBLEMS WERE AMONG THOSE ADDRESSED BY WSB-AM & WSBB-FM:

POLITICS / GOVERNMENT / FOREIGN AFFAIRS
CONSUMER / FINANCIAL / CHARITY
EDUCATION
CRIME / SAFETY / SCAMS
HEALTH / ENVIRONMENT / RELIGIOUS
TECHNOLOGY / ART & ENTERTAINMENT
FAMILY / SELF-HELP / RELATIONSHIP
EMPLOYMENT/BUSINESS
WOMEN / MINORITY

WSB-AM & WSBB-FM
OCTOBER 1-DECEMBER 31, 2015

<u>LIST OF PROGRAMS</u>	<u>AIRTIMES</u>	<u>LENGTH</u>	<u>PROGRAM DESCRIPTION</u>
PERSPECTIVES	SUN 6:00AM MON 12:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH LOCAL ISSUES OR TOPICS OF PARTICULAR MINORITY INTEREST.
BUSINESS IN THE BLACK	MON 1:00AM	25 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH MINORITY BUSINESS AND COMMUNITY ISSUES.
HEALTH TALK ATLANTA	SUN 5:00AM	50 MINUTES	LOCALLY PRODUCED PUBLIC AFFAIRS PROGRAM DEALING WITH VARIOUS TYPES OF MEDICAL INFORMATION.
HERMAN CAIN SHOW	M-F 8:30A-12PM	4.5 HOURS	LOCALLY PRODUCED –LIVE, POLITICAL AND LOCAL ISSUES WITH CALL INS
THE CLARK HOWARD SHOW	M-F 1PM-3PM	2 HOURS	LOCALLY PRODUCED CONSUMER AFFAIRS ADVICE SHOW. LISTENERS CALL IN TO ASK CONSUMER ADVICE.

*EXCEPT WHEN PRE-EMPTED BY PLAY-BY-PLAY SPORTS

*LENGTHS OF PROGRAMS ARE APPROXIMATE

WSB-AM & WSBB-FM OCTOBER 1-DECEMBER 31, 2015

CHARITY PROJECTS – 4TH Quarter

News/Talk WSB's Fourth Quarter Community Events

10/3-Norcross Arts Festival

11/7-St. Vincent de Paul Community Day

11/14-Disabled American Veterans 5k

12/3-13- Clark Howard Christmas Kids Campaign- DFACS of Georgia

WSB devoted 20 hours of broadcast time, between December 4, 2015 and December 13, 2015, broadcasting at the Radio station's expense, with the objective of having Listeners in 6 different locations fulfill Christmas Toy Wish Lists for Foster Children in 114 Georgia Counties.

Radio station talent donated their time to broadcast from the sites. Thanks to the effort, The State's Department of Family and Children Services 'Secret Santa'. Program was able to serve children in the 114 counties at 100%. The donations included more than \$100,000 in cash from WSB listeners who responded.

12/12-Captain Herb's Toys for Tots-US Marine Corps

WSB devoted 2 full hours of broadcast time, to this December 12, 2015 event in a local community (Lithia Springs), Which collected toy donations and cash for The Marine's Toys for Tots program.

*** Cumulatively, these 2 events raised \$25,000 donations, which impacted more than 7,000 Georgia Children in need.

PROGRAMMING:

IN ADDITION TO THE DESCRIPTIVE PROGRAMS LISTED ON THE PREVIOUS PAGE, WSB-AM WSBB-FM'S NEWS/TALK FORMAT PROVIDES A FORUM/VENUE TO ADDRESS ISSUES OF CONCERN TO ATLANTA, WSB-AM'S CITY OF LICENSE ON A DAILY BASIS.

24- HOUR NEWS COVERAGE-

WSB AIRS 4 HOURS OF NEWS EVERY MORNING AND ONE HOUR OF NEWS EVERY AFTERNOON, MONDAY THROUGH FRIDAY. WSB ALSO AIRS 11 MINUTES OF NEWS PER HOUR FROM 9 AM THROUGH 12 MIDNIGHT, SUNDAY THROUGH SATURDAY. WSB AIRS 5 MINUTES OF NEWS PER HOUR DURING THE REMAINING HOURS..."WHEN THE NEWS BREAKS...WE BREAK IN"

MONDAY - FRIDAY PROGRAMMING:

ATLANTA'S MORNING NEWS WITH SCOTT SLADE- 4:30AM-8:30 AM MONDAY THROUGH FRIDAY - IS A MIX OF NEWS, WEATHER, TRAFFIC, SPORTS, AND INFORMATION FEATURING SCOTT SLADE AND THE NEWS/TALK WSB NEWS, WEATHER AND TRAFFIC TEAM. THE PROGRAM FEATURES UPDATES ON THE TOP LOCAL AND NATIONAL STORIES, UPDATED NEWS FROM OVERNIGHT, WEATHER PROVIDED BY AN ON STAFF METEOROLOGIST, AIRBORNE TRAFFIC REPORTING IN CONJUNCTION WITH THE WSB THE TRAFFIC CENTER, AND UPDATES ON OVERNIGHT SPORTS AND SCORES.

ATLANTA'S EVENING NEWS WITH ERICK ERICKSON: 5PM-7PM – ERICKSON, EDITOR OF REDSTATE.COM HOSTS A TWO HOUR NEWS AND INFORMATION TALK SHOW WHERE HE DISCUSSES LOCAL ISSUES AND NATIONAL POLITICS WITH EMPHASIS ON HIS CONSERVATIVE POINT OF VIEW.WHEN BREAKING NEWS WARRANTS, NEWS/TALK WSB WILL BREAK FORMAT AND PRODUCE A SPECIAL HOUR OF NEWS PROGRAMMING SIMILAR TO AN HOUR OF ATLANTA'S MORNING NEWS WITH UPDATED NEWS, WEATHER AND TRAFFIC.

THE CLARK HOWARD SHOW: 8PM – 10PM - A PROGRAM OF CONSUMER ADVICE AND HELPFUL INFORMATION. CLARK HOWARD IS HELPING MILLIONS OF AMERICANS THROUGH EXTRAORDINARY TIMES OF FINANCIAL UPHEAVAL. HE SIMPLIFIES COMPLEX ISSUES, ALLAYS FEARS, AND OFFERS SOUND ADVICE HELPING FAMILIES THRIVE DURING FINANCIAL CRISIS.

THE ADAM GOLDFEIN SHOW: 10PM – 12AM - LIVE AND LOCAL ISSUES ORIENTATED TOPICAL TALK SHOW PROGRAM.

WEEKEND PROGRAMMING:

ONEILL OUTDOORS WITH O'NEILL WILLIAMS: SATURDAY 4 AM - 6 AM. WILLIAMS ANSWERS QUESTIONS REGARDING HUNTING, FISHING AND OUTDOOR SPORTS. PROGRAM OFTEN FEATURES GUEST EXPERTS.

LAWN & GARDEN SHOW WITH WALTER REEVES: SATURDAY 6 AM - 10 AM. REEVES ANSWERS QUESTIONS ON GARDENING, OFTEN FEATURING GUESTS WHO ARE EXPERTS IN SPECIFIC GARDENING AREAS.

HOME-FIX-IT SHOW: AIRS SATURDAY FROM 10 AM - NOON. EXPERTS IN ALL FIELDS OF HOME REPAIR AND BUILDING JOIN DAVE BAKER TO ANSWER CALLER QUESTIONS ON IMPROVING THE VALUE OF THEIR HOMES.

THE MUTUAL FUND SHOW: AIRS SATURDAY FROM NOON UNTIL 1PM. IT'S THE FIRST NATIONAL RADIO PROGRAM COVERING PRIMARILY MUTUAL FUND INVESTMENTS, AND AIRS IN OVER 65 MARKETS COAST-TO-COAST. HOST ADAM BOLD TAKES CALLS AND DELIVERS HIS INSIGHT WITH A DOWN-TO-EARTH APPROACH.

MARK ARUM: SATURDAY 3PM-6PM WITH A LIVE AND LOCAL ISSUES ORIENTED TALK PROGRAM.

DALE CARDWELL: SATURDAY 6PM – 7PM; BARTER/TRADE CONSUMER ADVICE PROGRAM;

HANDEL ON THE LAW WITH BILL HANDEL: AIRS SATURDAYS FROM 7PM–9PM; SUNDAY 5PM – 6PM; SYNDICATED LEGAL ADVICE PROGRAM HOSTED BY CALIFORNIA ATTORNEY BILL HANDEL

SEAN HANNITY WEEKEND ENCORE: SATURDAY 9PM UNTIL MIDNIGHT; RECAP OF THE BEST NEWSMAKER INTERVIEWS AND DISCUSSION FROM THE PRIOR WEEK'S BROADCAST.

ATLANTA'S MORNING NEWS SUNDAY EDITION: SUNDAY 8AM – 9AM; WEEKLY ONE HOUR MAGAZINE PROGRAM LOOKING BACK AT THE MAJOR NEWS STORIES OF THE PAST WEEK AND LOOKING AHEAD TO THE BIG STORIES COMING UP IN THE NEW WEEK. SHOW IS PRODUCED AND HOSTED BY MORNING NEWS HOST SCOTT SLADE.

MONEY MATTERS: SUNDAY 9 AM - 11AM. CERTIFIED FINANCIAL PLANNER, WESS MOSS, PROVIDES ANSWERS FOR LISTENERS ON MONEY MANAGEMENT, BUDGETING AND INVESTING.

WEEKEND PROGRAMMING:

ILYCE GLINK SHOW: SUNDAY 11AM – 1PM; REAL ESTATE AND PERSONAL FINANCE EXPERT ILYCE GLINK ANSWERS LISTENER QUESTIONS ABOUT CONSUMER ISSUES, REAL ESTATE AND PERSONAL FINANCE.

THE WEEKLY CHECK-UP: SUNDAY 3PM – 5PM; MEDICAL CALL IN SHOW HOSTED BY LOCAL PHYSICIAN BRUCE FEINBERG.

ALLEN HUNT SHOW: SUNDAY 6P-9P LOCALLY ORIGINATED TALK PROGRAM HOSTED BY FORMER PASTOR ALLEN HUNT WITH A FOCUSING ON EVERYDAY ISSUES FROM A FAITH BASED PERSPECTIVE.

KIM KOMANDO: SUNDAY 9P-12M COMPUTER AND TECHNOLOGY EXPERT OFFERS INFORMATION ON THE DIGITAL AGE WITH CONSUMER QUESTIONS ABOUT ELECTRONICS, COMPUTERS AND TECHNOLOGY.

BULLDOG HOTLINE WITH MARK RICHT: MONDAY 8PM-9PM SEPTEMBER THROUGH DECEMBER; PLAY BY PLAY ANNOUNCER LARRY MUNSON AND UNIVERSITY OF GEORGIA HEAD FOOTBALL COACH TAKE LISTENER CALLS AND DISCUSS THE PRIOR WEEK'S GAME.

BULLDOG HOTLINE WITH MARK FOX: MONDAY 8PM-9PM NOVEMBER THROUGH MARCH; PLAY BY PLAY ANNOUNCER SCOTT HOWARD AND UNIVERSITY OF GEORGIA HEAD BASKETBALL COACH TAKE LISTENR CALLS AND DISCUSS THE TEAM'S MOST RECENT GAME.

*EVENING AND WEEKEND PROGRAMS ARE SUBJECT TO PRE-EMPTION FOR LIVE PLAY-BY-PLAY SPORTS, (University of Georgia Football and Basketball)

CONTINUING RESEARCH CONDUCTED BY WSB-AM & WSBB-FM, SHOWS THAT TWO OF THE PRIMARY REASONS PEOPLE LISTEN TO THE RADIO ARE FOR WEATHER AND TRAFFIC INFORMATION. WSB-AM AIRS OVER 400 WEATHER UPDATES AND OVER 300 TRAFFIC UPDATES DURING AN AVERAGE WEEK.

News/Talk 750 WSB

Ascertainment Statement

News/Talk WSB develops on-air programming to address issues of significant concern to Atlanta and its surrounding communities.

Our news/talk format allows the radio station to address issues of concern in our city of license on a daily basis. Issues oriented programming aired daily includes the Neal Boortz Show, the Clark Howard Show, and the Erick Erickson Show.

News/Talk WSB airs 4 hours of news and information Monday through Friday morning. In addition, WSB-AM & WSBB-FM airs eleven minutes of news per hour from 9am until 12 midnight Monday through Saturday. WSB-AM & WSBB-FM carries 5 minutes of news per hour in the remaining hours.

On a quarterly basis, News/Talk WSB produces long-form special assignment reports on issues of community concern. Recent topics have included gangs, same-sex marriage, and eating disorders.

News/Talk WSB broadcasts four community affairs programs. "Perspectives" addresses multicultural issues. "Business in the Black" addresses minority issues. "Health Talk Atlanta" addresses health issues.

Issues on these programs are ascertained through interviews with community leaders, representatives of charitable and civic organizations, and those individuals making a difference in our listening area. News/Talk WSB also solicits community input during its public affairs programming and via the radio station's website.

Producers for news/talk programs and for the community/public affairs programs are required to provide, in writing, details about each program topic, guests, and how listeners may obtain additional information about the issue.

The WSB-AM & WSBB-FM programming specialist compiles all data for the station's quarterly reports under the supervision of the assistant program director for WSB-AM & WSBB-FM who is responsible for the ascertainment process.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2015

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

10/1/15	9:00AM	3HRS
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THE HERMAN CAIN SHOW: Gauging the economic performance of a president is a tricky thing for a lot of reasons, not least of which is the fact that so many statistics sound like apples-to-apples but really aren't (like the U3 unemployment rate for example, which doesn't tell you the change in labor force participation), and the fact that politicians cherry-pick statistics that don't always mean what they want you to think they mean (like "jobs created"). There is also this: Much of what happens in the economy is not controlled by politicians. That's a hard one to swallow sometimes because we tend to want to assess presidents on the basis of things like "how he manages the economy" when in fact he does no such thing.

10/2/15	9:00AM	3HRS
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THE HERMAN CAIN SHOW: A gunman opened fire on Thursday at a Umpqua Community College in Oregon. At least 9 people were killed and several more were wounded, county officials and local media reported, in the latest mass killing to rock a U.S. school. A male gunman who opened fire at a community college in southwest Oregon on Thursday morning is dead, Douglas County Sheriff John Hanlin said. Hanlin said he will leave naming the suspect up to the Medical Examiner. Three witnesses to Thursday's mass shooting say the gunman asked potential victims their religion — and shot those who said they were Christian in the head.

10/5/15	9:00AM	3HRS.
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HERMAN CAIN SHOW: As this presidential race continues to unfold, some of us learn more and more about the candidates' ideas for solving problems and their leadership potential. In the process, some people flip-flop their opinions of the candidates based upon the latest take-down soundbites served up by some media sources. I'm still sticking with my Pick Six that I named nearly two months ago (Trump, Fiorina, Carson, Cruz, Rubio and Huckabee), even though people continue to pressure me to tell them my single preference. I remind them that a lot can happen in a presidential race, rightly or wrongly, that could ultimately determine the Republican Party's nominee.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2015

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

	10/6/15	9AM	3HRS
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HERMAN CAIN SHOW: America's crushing surge of student debt, now at \$1.2 trillion, has bred a disturbing new phenomenon: School loans that span multiple generations within families. Weighed down by their own loans, many parents lack the means to fund their children's educations without sinking even deeper into debt. Herman is also joined by Becy Gerritson. Becky Gerritson is currently running as a Republican for Alabama's 2nd U.S. Congressional District. Gerritson is also the Founder and President of Wetumpka TEA Party, Inc. Gerritson's Tea Party organization was targeted and scrutinized by the Internal Revenue Service during its request for non-profit status. HC had Gerritson on the show to discuss the issues facing America and the importance of getting involved and making a difference.

	10/7/15	9AM	3HRS.
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HERMAN CAIN SHOW: It has been less than three months since the Iran nuclear deal was reached, but Iranian Supreme Leader Ayatollah Khamenei has declared there will be more negotiations between his country and the United States. Ayatollah Khamenei issued an awfully weird directive on Tuesday. Iran's Supreme Leader, Ayatollah Khomeini, said on Wednesday that any negotiations with the United States were banned because they brought endless disadvantages that could harm the Islamic Republic. "Through negotiations Americans seek to influence Iran ... but there are naive people in Iran who don't understand this," Khomeini was quoted by his website as saying to Revolutionary Guards Navy commanders.

	10/8/15	9AM	3 hrs.
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HERMAN CAIN SHOW: Republican presidential candidate Donald Trump has maintained his grip on the race for the 2016 GOP nomination in the swing states of Florida, Ohio and Pennsylvania, but retired neurosurgeon Ben Carson performs best among the Republicans in general election match-ups, according to polling released Wednesday by Quinnipiac University. In public, Republican presidential hopefuls Jeb Bush and Marco Rubio are moving from polite rivals to bickering combatants. Behind the scenes, their intensifying battle for donors since Scott Walker exited the Republican race may be a precursor of the next leg in the campaign.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

10/9/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Republicans in Congress were plunged into turmoil on Thursday when California Representative Kevin McCarthy, the favorite to succeed retiring House Speaker John Boehner, dropped out of the race in a surprise that adds to concerns about the party's ability to govern effectively. Kevin McCarthy Told his colleageaues behind closed doors he's not the guy for the job. "there's something to be said for us to unite. we probably need a fresh face, i'll stay on as majority leader. but the one thing i found in talking to everybody, if we're going to unite and be strong, we need a new face to help do that.", McCarthy said. Meanwhile, House Speaker Rep. John Boehner (R-OH) announced that he would remain as Speaker of the House until a replacement was elected. According to Newsmax.com, here are seven potential candidates on the radar as Speakers-in-waiting or future candidates for the top job:

- o 1. REP. TOM PRICE, R-Ga.
- o 2. REP. PAUL RYAN, R-Wis.
- o 3. REP. JIM JORDAN, R-Ohio
- o 4. REP. CATHY McMORRIS RODGERS, R-Wash.
- o 5. REP. DAN WEBSTER, R-Fla.
- o 6. REP. PETE ROSKAM, R-III.
- o 7. REP. RAUL LABRADOR, R-Idaho

10/12/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Several Republicans who aren't as closely associated with outgoing House Speaker Rep. John Boehner (R-OH) as House Ways and Means Committee chairman Rep. Paul Ryan (R-WI) are considering running for Speaker as Ryan's nascent campaign is crumbling before it even begins. The two who have, at this time, the most likely ability to unite the GOP conference and achieve well more than the necessary 218 votes on the House floor are House Energy and Commerce Committee vice chairwoman Rep. Marsha Blackburn (R-TN) and former House Chief Deputy Whip Rep. Peter Roskam (R-IL). Other Republicans like Reps. Rep. Matt Salmon (R-AZ), Rep. Ryan Zinke (R-MT), Rep. Lynn Westmoreland (R-GA), and even current non-House member former Speaker Newt Gingrich are considering bids. More names than those have been tossed out, too. Now eyes are turned to another high-profile Republican, former vice presidential candidate Ryan, who fellow lawmakers say is considering the job during a weeklong congressional recess.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

10/13/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: CNN's Anderson Cooper will moderate the first Democratic presidential debate this week, and unlike the previous Republican debate hosted by CNN, Cooper said he won't be encouraging confrontations between the candidates. "I'm always uncomfortable with the notion of setting people up in order to promote some sort of face off. I think these are all serious people. This is a serious debate. They want to talk about the issues. I want to give the opportunity to do that." Cooper said. Republicans went on offense on the eve of the first Democratic candidates' presidential debate, taking on front-runner Hillary Clinton with a new political ad charging she misled the public by using a private email server during her tenure as secretary of state.

10/14/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: ObamaCare exchanges collapsing, enrollment plummeting. Gosh, who saw this coming? The federal government sets up an artificial market for selling health insurance, sets the prices, subsidizes the premiums, goads people to buy who've never before been able to afford it, forbids profits and bans anyone who actually knows what they're doing from running the darn things. How could that possibly fail? Quite spectacularly as it turns out. While the mainstream media ignores all of the following, lest it stumble in its role as Democrat campaign propagandists, the Wall Street Journal editorial page is doing its usual excellent job of telling us what's really happening with ObamaCare. And in short, the economic model is failing. The state exchanges are turning out to be complete disasters, and of the 11.7 million people who signed up for health insurance with subsidized premiums, nearly 2 million of them still can't pay their premiums.

10/16/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Republican presidential candidates Donald Trump and Ben Carson on Thursday threatened to pull out of the third GOP debate in Colorado later this month in a dispute with CNBC and the Republican National Committee over its rules. Trump took to Twitter to vent his anger after a conference call between RNC officials and top advisers to the candidates erupted into chaos over the issues, Politico reports. The New York real estate magnate was particularly concerned about the contest's length and whether candidates would be allowed to make opening and closing statements. Three sources on the conference call said that Trump's campaign manager, Corey Lewandowski, said that if the debate did not include the statements and lasted no more than two hours — including commercials — that Trump might not participate.

10/21/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Good grief, Paul Ryan is a one man soap opera. First he doesn't want it. Then he still doesn't want it. Then he kinda, sorta, maybe wants it. Then he does not want it again. How many weeks into the saga of Ryan are we? Now, if only they will hand him the laurel crown he will take the burden begrudgingly, but they must be unanimous, fawning, and accommodating to the Princeps Ryan, our Immortal Beloved. Good grief. Ryan is coming in with a list of demands as if he's a savior. This should be a big red flag to the House Freedom Caucus. They should be making the demands.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

10/22/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Benghazi-palooza – Hillary to take the stand on Capitol Hill regarding Benghazi. It starts at 10. Paul Ryan considers accepting the role as House Speaker. One of his three demands is that he keep his family time. But Paul Ryan opposes Paid Family Leave. Does that make him a hypocrite? Col Allen West says it's a slap in the face to our military who serve on Thanksgiving, Christmas, etc ... What about them?

Former Secretary of State Hillary Rodham Clinton is telling a House committee there were "no delays in decision-making" immediately after the deadly 2012 attacks on a U.S. compound in Benghazi, Libya. Clinton is the star witness in the GOP-led investigation. She's also says that in the U.S. response, there were "no denials of support from Washington" or from the U.S. military. She's calling for transparency in the investigation - which critics say is focused on hampering Clinton's run for the White House in 2016. She's the Democratic front-runner.

10/23/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: The hearings are a waste of time because everything about it is politicized and nothing is going to happen. There will be no scalp collection. In fact, it is clear from today's hearing that Rep. Trey Gowdy (R-SC) 82% and Rep. Peter Roskam (R-IL) 65% seem to be the only two people on the committee of either party who are capable of asking exacting, precise questions. Most of the rest of the committee just wants to grandstand for the folks back home as either prosecutors of or defenders of Hillary Clinton. Mrs. Clinton too is far too bright to be trapped in this or any questions. There have been some, by Rep. Trey Gowdy (R-SC) 82% typically, that have clearly caused Mrs. Clinton to be flustered, but the long term effects of that will be to make her a martyr to her own side. But the fact is, Democratic voters are not going to reject Mrs. Clinton even if she were to admit that she had flown to Benghazi and joined Al Qaeda in the attack. The media, of course, has already defined this whole thing as a spectacle and witch hunt by the GOP to rough up Hillary Clinton. Majority Leader Rep. Kevin McCarthy (R-CA) 60%'s comments played into that and discredited this episode before it began in the minds of the press.

10/26/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: The IRS did mishandle tea party and conservative groups' nonprofit applications, but their behavior didn't break any laws, the Justice Department said in a letter to Congress Friday that cleared the tax agency and former senior executive Lois G. Lerner of any crimes. "Ineffective management is not a crime," Assistant Attorney General Peter J. Kadzik said in a letter to the House Ways and Means Committee. "The Department of Justice's exhaustive probe revealed no evidence that would support a criminal prosecution. What occurred is disquieting and may necessitate corrective action — but it does not warrant criminal prosecution." The decision comes more than two years after the IRS's internal watchdog reported that auditors singled out tea party groups' applications for special scrutiny and delayed those applications beyond reasonable timelines, preventing the groups from being able to say they were officially recognized nonprofits.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

10/29/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: The Republican presidential candidates debated for the third time in the 2016 nomination contest, this time in battleground Colorado, as they compete to narrow down the wide-open contest. The Republican candidates who participated in CNBC's primetime presidential debate pummeled the network's moderators during Wednesday night's televised showdown, repeatedly accusing them of unfair questioning.

Here are policy highlights from the debate:

§ Chris Christie used a dispute between the White House and the FBI to accuse President Obama of being weak on crime. The New Jersey governor said Obama hasn't given police officers the support they need.

§ Rivals Jeb Bush and Marco Rubio agreed on the importance of lower taxes. Both Republican presidential candidates have proposed tax cuts that largely benefit the wealthy and drive up the deficit. But at the third Republican presidential debate they defended their ideas as best for the economy.

§ Sens. Rand Paul and Ted Cruz have found a common enemy: the Federal Reserve. Both Cruz and Paul say they'd like to audit the Fed and expose how its monetary policy is damaging the economy. Cruz is blasting the central bank's policies of keeping interest rates low, calling it an "incredible experiment." He says "the Fed should get out of the business of trying to juice our economy."

§ Marco Rubio said programs that bring in more immigrants as high-tech workers are valuable. The Florida senator argues that companies who abuse the visa program should be penalized.

§ Ben Carson said regulation is choking small businesses in America. Asked about drug prices, Carson focused his answer on business oversight. He says job creation is limited because businesses are dealing with excessive regulations.

§ New Jersey Gov. Chris Christie returned to his debate style of talking directly to viewers, suggesting to Americans they'd be fleeced on Social Security under a Democratic president. On raising Social Security taxes to close the looming gap, Christie asks, "If someone has already stolen money from you, are you going to give them more?"

§ Carly Fiorina said her record as former CEO of Hewlett-Packard isn't a liability, but proof of her leadership skills. During the third Republican debate, Fiorina was asked about her time at the helm of HP, where she laid off 30,000 workers and was fired by the board. Fiorina says she was brought in to be a change agent and had to make some "tough calls." She also touts the fact that former HP board member Tom Perkins has recently spoken up on her behalf.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

10/30/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: US lawmakers on Thursday elected Paul Ryan, a conservative Republican who helped steer budget and tax policy in Congress, as speaker of the House of Representatives. Ryan Says he wants to be more inclusive and give every member a chance to contribute. "If you know the issue, you should write the bill, let's open up the process, let people participate and they might change their mind. A neglected minority will gum up the works.", the newly elected Speaker said. John Boehner now departs congress after 25 years of service and just shy of 5 years as House.

Ryan, 45, now holds the most powerful job in Congress and is second in line to the presidency after the vice president, should the commander-in-chief be impeached or otherwise vacate the Oval Office. The nine-term congressman from Wisconsin quickly called on Republicans and Democrats to work together to return the House to "regular order."

11/2/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Fred Thomson, the former U.S. senator from Tennessee, Republican presidential candidate and "Law and Order" actor, died Sunday after a recurrence of lymphoma. He was 73. Thompson served in the senate from December 1994 to January 2003.

Following his time in the senate, Thompson played District Attorney Arthur Branch on Law & Order for five seasons, leaving the show to run for president. Thought to be a contender during the early stages of the 2008 Republican presidential primary cycle, Thompson drew little support in many of the early states and he took a big hit when the former Southern senator failed to win South Carolina. He eventually dropped out in late January. "Fred Thompson lived life to the very fullest," said Senate Majority Leader Mitch McConnell, R-Ky. in a statement. "The first in his family to go to college, Fred would go on to become Watergate lawyer, Senate colleague, presidential candidate, radio personality, and icon of silver and small screen alike who didn't just take on criminals as an actor but as a real-life prosecutor too."

11/3/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: President Obama announced a new executive order to reduce potential discrimination against former convicts in the hiring process for federal government employees. It is a step towards what many criminal justice reformers call "ban the box" - the effort to eliminate requirements that job applicants check a box on their applications if they have a criminal record. While the rule was once seen as a common sense way for employers to screen for criminal backgrounds, it has been increasingly criticized as a hurdle that fosters employment discrimination against former inmates, regardless of the severity of their offense or how long ago it occurred. Banning the box delays when employers learn of an applicant's record.

Groups on both sides of the minimum wage debate have engaged in an all-out media blitz in the weeks leading up to a vote Tuesday on whether to raise the minimum wage in Portland, Maine to \$15 an hour.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

11/4/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Newly-anointed House Speaker Paul Ryan on Tuesday raised the specter of a possible government shutdown in December. Ryan told the White House and Democratic lawmakers that Republicans are serious about cutting government spending and are prepared to fight. "This is the legislative branch, and the power of the purse rests within the legislative branch. And we fully expect that we are going to exercise that power," Ryan when asked if he would attach so-called "policy riders" to a spending bill that Congress needs to approve before Dec. 11, CNN reported. The warning came after a two-year budget deal, hammered out under Ryan's predecessor John Boehner, was signed by President Barack Obama. But the deeply-divided House and Senate still need to OK a funding bill that sets levels for federal agencies.

11/5/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: White House Spokesman Josh Earnest Says Obama is prepared to act on his own in closing Gitmo. "If we continue to be rebuffed by congress, then I wouldn't take anything off the table when it comes to our efforts to accomplish this national security priority." Earnest said. Congress has thwarted Mr. Obama's repeated efforts to close the facility, which was one of his campaign pledges in 2008. The administration has been gradually releasing detainees to their home countries. The Republican National Committee on Wednesday officially launched a new voter outreach program targeting what GOP officials say is an underrepresented demographic: veterans.

11/6/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: The much-anticipated release of the final text of a sweeping Asia-Pacific trade agreement became a reality Thursday, kicking off what is expected to amount to months of intensive debate on Capitol Hill. White House Spokesman Josh Earnest said "careful consideration is necessary. We want people to take a look carefully at the details, but there's no reason that it should take a year to get that done." Paul Ryan, who co-authored the bill that paved the way for the agreement, says its worth a fair hearing. "I'm pleased with the process we have before us, open, transparent, people get to see it members of congress get to see it, then we'll decide after consulting with our constituents and conscience, what our position on anything like a trade agreement will be.", Ryan said. The U.S. Trade Representative's office dropped the details of the massive 12-nation Trans-Pacific Partnership (TPP) deal — 30 chapters and more than 2,000 pages — exactly one month since the agreement was completed on Oct. 5 in Atlanta. The text of the TPP deal will be under congressional and the broader public's microscope for at least 90 days before President Obama can sign the agreement between the United States and 11 other nations — Australia, Canada, Japan, Malaysia, Mexico, Peru, Vietnam, Brunei, Chile, New Zealand and Singapore.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

11/9/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Investigators of the Russian plane crash in Egypt are "90 percent sure" the noise heard in the final second of a cockpit recording was an explosion caused by a bomb, a member of the investigation team told Reuters on Sunday. The Airbus A321 crashed 23 minutes after taking off from the Sharm al-Sheikh tourist resort eight days ago, killing all 224 passengers and crew. Islamic State militants fighting Egyptian security forces in Sinai said they brought it down. "The indications and analysis so far of the sound on the black box indicate it was a bomb," said the Egyptian investigation team member, who asked not to be named due to sensitivities. "We are 90 percent sure it was a bomb." Rep. Adam Schiff (D-CA) of the House Intelligence Committee says it was likely a bomb planted by ISIS that took down a Russian airliner over Egypt last week, putting ISIS higher on top of the terrorist food chain.

11/11/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: The Senate has passed a defense spending bill that bans moving Guantanamo Bay detainees to the United States. White House spokesman Josh Earnest says Obama will sign the bill anyway. The \$607-billion National Defense Authorization Act (NDAA) passed the Senate with a veto-proof 91-3, with Democratic presidential candidate Sen. Bernie Sanders (I-Vermont) notably casting a "no" vote. Senate Minority Leader Harry Reid says Obama could issue an executive order to move Gitmo detainees but that decision has not been made yet .

11/13/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: A U.S. drone strike targeted a vehicle in Syria believed to be transporting the masked Islamic State militant known as "Jihadi John" on Thursday, according to American officials. Whether the strike killed the British man who appears in several videos depicting the beheadings of Western hostages was not known, officials said. Mohammed Emwazi was the target of an airstrike in Raqqa, Pentagon press secretary Peter Cook said in a statement. Officials were assessing the results of the strike, he said. A U.S. official told The Associated Press that a drone had targeted a vehicle in which Emwazi was believed to be traveling. Kurdish Iraqi fighters, backed by U.S. airstrikes, launched an assault Thursday aimed at retaking the strategic town of Sinjar, which ISIS overran last year in an onslaught that caused the flight of tens of thousands of Yazidis and prompted the U.S. to begin its campaign against the militants.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

11/16/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: France launched "massive" air strikes on the Islamic State group's de-facto capital in Syria Sunday night, destroying a jihadi training camp and a munitions dump in the city of Raqqa, where Iraqi intelligence officials say the attacks on Paris were planned.

Twelve aircraft including 10 fighter jets dropped a total of 20 bombs in the biggest air strikes since France extended its bombing campaign against the extremist group to Syria in September, a Defense Ministry statement said. The jets launched from sites in Jordan and the Persian Gulf, in coordination with U.S. forces.

11/17/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Islamic State warned in a new video on Monday that countries taking part in air strikes against Syria would suffer the same fate as France, and threatened to attack in Washington. The video, which appeared on a site used by Islamic State to post its messages, begins with news footage of the aftermath of Friday's Paris shootings in which at least 129 people were killed. The message to countries involved in what it called the "crusader campaign" was delivered by a man dressed in fatigues and a turban, and identified in subtitles as Al Ghareeb the Algerian.

11/18/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Seven terror suspects were arrested Wednesday morning and two others were killed, including a woman wearing a suicide vest who blew herself up, after police launched a raid targeting the alleged mastermind of last Friday's massacre in Paris that turned into a standoff lasting over seven hours. The Paris prosecutor's office said in a statement that three suspects were arrested by SWAT teams in an apartment in a northern suburb, while two others were detained nearby. The statement did not identify the arrested suspects or the two who died, and it was not immediately clear where the two most recent arrests occurred. As police declared the raid over, shortly after 11:30 a.m. local time, at least one other person was still inside the apartment, though it was not clear whether that person was dead or alive. Earlier Wednesday, a senior police official told the Associated Press he believed Abdelhamid Abaaoud, a 27-year-old Belgian ISIS militant, was inside the apartment with five other heavily armed people. The official, who was informed routinely about the operation, said scores of police stormed the building and were met with unexpectedly violent resistance.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

11/19/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: A new ISIS propaganda video makes threats against the New York City — and shows Manhattan streetscapes that include Times Square and Herald Square. The slick production features images of New York City, spliced between disturbing clips of suicide bombers preparing for attacks. A fighter also holds a grenade, pulling the trigger as the camera cuts to black. Two federal agents operating under the umbrella of U.S. Customs and Border Protection are claiming that eight Syrian illegal aliens attempted to enter Texas from Mexico in the Laredo Sector, according to an exclusive report from Breitbart Texas. The sources claimed that eight Syrians were apprehended on Monday, November 16, 2015. According to the sources, the Syrians were in two separate “family units” and were apprehended at the Juarez Lincoln Bridge in Laredo, Texas, also known officially as Port of Entry

11/20/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Responding swiftly to the terror in Paris, the U.S. House voted overwhelmingly Thursday to erect high hurdles for Syrian and Iraqi refugees coming to American shores, dividing the president's own party as lawmakers reflected the anxiety of voters back home. The vote was 289-137, enough to override a threatened White House veto of the legislation, which was hurriedly drafted in response to the carnage in the streets of Paris. Forty-seven Democrats voted for the bill, despite President Barack Obama's biting criticism of its proposed limits. The bill would require new FBI background checks and individual sign-offs from three high-ranking U.S. officials before any refugee could come to the U.S. from Iraq or Syria, where the Islamic State group that has claimed credit for the attacks has flourished. Sen. Majority Leader Harry Reid – Says no need to worry about a veto, the senate will never let it get to the President's desk . “I have been disgusted Mr. President in recent days to see some of my republican colleagues shun the American tradition of displaying compassion of those in need; of sheltering those fleeing death, torture, rape and oppression”, Reid said.

11/23/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Belgian police carried out raids throughout the tense capital, detaining 16 people as the city remained locked down under high alert Monday. In Paris, British Prime Minister David Cameron said Says the UK will do all in its power to support France in the fight against ISIS. Raids across Brussels capped a tense day with hundreds of troops patrolling and authorities hunting for one or more suspected extremists, including a fugitive since being named a suspect in the Nov. 13 Paris attacks. In Belgium, Brussels' mayor chose to keep the capital on the highest state of alert into the start of the workweek after what it described as a “serious and imminent” threat, preventing a return to normal in the city that is also home to the European Union's main institutions. Meanwhile Barack Obama continues to say we will ultimately destroy ISIS. “We will take back land that they are currently in, we will cut off their financing, we will hunt down their leadership, we will dismantle their networks and their supply lines and we will ultimately destroy them. Even as we're in the process of doing that, we want to make sure that we don't lose our own values and our own principles.”, Obama said.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

11/24/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: The U.S. State Department has released a worldwide travel alert for Americans, citing increased terrorism threats worldwide. The alert comes 10 days after Islamist terrorists killed 130 people in several Paris locations and while Brussels, the capital of neighboring Belgium, is on lockdown. Americans are beginning to sound the call for a war on ISIS — unhappy both with President Barack Obama's response to the radical Islamic terrorists' attacks in Paris and his strategy to defeat them, new polls show. In one Rasmussen Reports survey released Monday, 49 percent think the nation should formally declare war on the Islamic State, 28 percent disagree, and a significant 23 percent are undecided as yet. However, among voters who consider ISIS a "very serious" threat, 61 percent believe the United States to declare war, the survey finds.

11/25/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: President Obama pointed the finger at Russia over its warplane being shot down by Turkey, suggesting the incident might not have happened if Moscow were more concerned with hitting ISIS targets than moderate opposition to Syria's Bashar Assad – a campaign that puts them dangerously close to the Turkish border. President Obama says Turkey has the right to defend its airspace.

The U.S. military on Tuesday labeled as an "incursion" the Russian fighter jet that was shot down by Turkish aircraft over the Syria-Turkey border. Army Col. Steve Warren, the top military spokesman in Baghdad, confirmed the Turk's version of events in saying they repeatedly warned the two Russian SU-24 pilots to back off.

11/30/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: Addressing the twin threats of global warming and extremist violence, 151 world leaders kicked off two weeks of high-stakes climate talks outside Paris on Monday, saying that by striking an ambitious deal to cut emissions that are warming the planet they can show terrorists what countries can do when they stand together. The meeting comes at a somber time for France, two weeks after militants linked to the Islamic State group killed 130 people around Paris.

12/1/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: In Obamaland, words have no meaning. We know this. Illegal Immigrants aren't here illegally, the Islamic State isn't Islamic, and affordable healthcare isn't affordable. Now we're learning that deals aren't really deals. Actual "deals" are two-sided affairs and, according to the National Review, the President's horrible nuclear deal with Iran doesn't really qualify. That's because Iranian leaders were never required to sign the "deal," which is not legally binding in any way. According to the State Department, it's simply a collection of "political promises."

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

12/2/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: President Obama admitted Tuesday that the U.S. and other countries fighting the Islamic State have so far failed to convince Russia to join their cause, and that Russia is unlikely to drop its support for Syrian President Bashar Assad anytime soon. "I don't think we should be under any illusions that somehow Russia starts hitting only Isil targets, that's not happening now. It was never happening, it's not going to be happening in the next several weeks." Obama said. Speaking in Paris, Obama said he's hopeful that Russia will eventually see that there is no military solution in Syria, and that it's unwise for President Vladimir Putin to get "bogged down" in Syria. "I think it is possible over the next several months that we both see a shift in calculation in the Russians, and recognition that it's time to bring the civil war in Syria to a close," he said.

12/3/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: A heavily armed man and woman dressed for battle opened fire on a holiday banquet for his co-workers Wednesday, killing 14 people and seriously wounding more than a dozen others in a precision assault, authorities said. Hours later, they died in a shootout with police. The shooting happened at a social services center for the disabled where the suspect's colleagues with the San Bernardino County Department of Public Health were renting space for a celebration. The mass murderers — a couple identified as Syed Rizwan Farook, 28, and Tashfeen Malik, 27,— were gunned down four hours later and 2 miles away when police pumped a fusillade of bullets into their fleeing SUV on a quiet residential San Bernardino street.

12/4/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: The outlook for the global economy next year is darkening, with a U.S. recession and China becoming the first major emerging market to slash interest rates to zero both potential scenarios, according to Citi. As the U.S. economy enters its seventh year of expansion following the 2008-09 crisis, the probability of recession will reach 65 percent, Citi's rates strategists wrote in their 2016 outlook published late on Tuesday. A rapid flattening of the bond yield curve towards inversion would be an key warning sign. "The cumulative probability of U.S. recession reaches 65 percent next year," Citi's rates strategists wrote in their 2016 outlook published late on Tuesday. "Curve inversion will likely come more quickly than the consensus thinks." Normally, short-dated yields such as two-year yields are lower than longer-dated ones like 10-year yields, as investors demand a premium for taking on risk several years into the future. The curve has inverted before each of the last five U.S. recessions since the mid-1970s.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

12/7/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: President Obama used a rare Oval Office address on Sunday night to try to calm the nation's fears about the threat posed by Islamic extremist groups in the wake of terrorist attacks in Paris and California. Obama did not announce any major policy changes to combat ISIS at home or abroad. But his speech was designed to inform a primetime audience of what his administration is already doing to fight the group and rally the public around his plan. However, he also said the recent terror attacks in San Bernardino, Calif., were an act of terrorism but so far does not appear connected to a larger terror network. The president also reiterated his call for tightening U.S. gun laws, saying no matter how effective law enforcement and intelligence are, they can't identify every would-be shooter. He called it a matter of national security to prevent potential killers from getting guns.

The Obama administration plans to seek greater cooperation from U.S. technology companies to help ferret out such apparently homegrown attack plots, which could rekindle a privacy-versus-security debate between the government and Silicon Valley. Even so, Obama cautioned against overreaction to the terrorism threat at home. "We cannot turn against each other by letting this fight be defined as a war between America and Islam," he said, alluding to the incendiary rhetoric by Republican presidential candidates like Donald Trump, which is seen by critics as fear-mongering against the Muslim community.

12/8/15 9a – noon 3 hrs.

HERMAN CAIN SHOW Bombs left at a Southern California social services facility by the gun-wielding radical Muslim couple who killed 14 and wounded 21 were set to go off when first responders arrived, Fox News learned on Monday, in a vicious strategy often seen in the Middle East. None of the pipe bombs left at the Inland Regional Center in San Bernardino by Syed Farook and Tashfeen Malik in Wednesday's attack detonated, but the technique has investigators very concerned, sources told Fox News. "This was meant to kill more, but also scare other future responders to attacks," a source with inside knowledge of the investigation said. "This was meant to get into the minds of medics and officers who are arriving first on scene." It remains unclear why the bombs did not detonate. It could have been water from the sprinklers or a malfunction with remote control devices, according to investigators.

12/9/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: The House will pass a short-term bill to prevent the government from shutting down this weekend, Speaker Paul Ryan said Tuesday. The announcement from the Wisconsin Republican came as talks on a sweeping \$1.1 trillion government wide spending bill move slowly just days ahead of Friday's midnight deadline. The government is currently operating under a short-term spending bill. The new stopgap spending bill will buy time for talks on the bigger measure.

POLITICS /GOVERNMENT / FOREIGN AFFAIRS:

12/16/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: After terrorist attacks at home and abroad, more Americans than ever — but still less than half — support sending U.S. ground troops to fight the Islamic State, according to a new Associated Press-GfK Poll. A large majority also want a clearer explanation from President Barack Obama about his strategy to defeat the group. The percentage of Americans who favor deploying U.S. troops to fight IS militants has risen from 31 percent to 42 percent over the past year in AP-GfK polling, although it isn't clear whether those respondents favor a small contingent or a larger ground force that might engage in another protracted Middle Eastern war. Other national surveys in recent weeks have found similar or greater support for American ground troops. Obama recently dispatched about 50 special operations forces to coordinate the fight in Syria, adding to the more than 3,000 troops already in Iraq. But he and most other politicians oppose sending a large American contingent to augment the U.S.-led coalition air campaign. Most Republicans running for president have not called for that, either, although Donald Trump recently said he would support 10,000 troops, a figure originally floated by South Carolina Sen. Lindsey Graham.

12/17/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: The Hill has published an absolutely explosive op-ed this morning by Philip Haney, who recently retired from the Department of Homeland Security after basically being forced out of his job. Why? Because he was trying to protect homeland security, specifically by probing and tracking the activities of certain suspected terrorists - including the San Bernardino attackers. Haney tells a stunning tale of how the Obama Administration not only shut down his efforts, but when he resisted, they investigated him and put him in a position where the best outcome he could get was an early retirement. But apparently they didn't secure his agreement to keep quiet about the incident, because Haney tells the tale this morning in detail that should be front-page news in every media outlet in America.

12/18/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: President Obama took his national security reassurance tour to Virginia where he said the effort to keep America safe from terrorism continues around the clock. "Across our government these dedicated professionals, including here at nctc, are relentless. 24 hours a day, 365 days a year." Obama said. Obama said Thursday that U.S. intelligence and counterterrorism officials have received no specific, credible information suggesting a potential terrorist attack against the United States. He said Americans must be vigilant this holiday season. "We cannot give in to fear or change how we live our lives," Obama said in brief remarks to employees at the National Counterterrorism Center. "We will not be terrorized. We've prevailed over much greater threats than this; we will prevail again." Obama spoke after a briefing by his national security team on the current threat level, the effort to combat extremist groups and propaganda abroad, and steps to tighten scrutiny of people entering the U.S. on visas.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2015

<u>ISSUE & DESCRIPTION</u>	<u>DATE</u>	<u>TIME</u>	<u>LENGTH</u>
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CONSUMER / FINANCIAL / CHARITY:

10/4/15	6AM	13MINS
10/5	12AM	

PERSPECTIVES: Mike Logan / Atlanta Boxer Rescue-The sixth-annual BoxerStock music festival is set for Sunday October 11 at Jim R. Miller Park in Marietta. It's an all-day, family-friendly event to benefit Atlanta Boxer Rescue, a non-profit organization that strives to rescue, rehabilitate, and re-home unwanted and abandoned Boxers within the greater Atlanta area as well as providing education to pet owners. Atlanta Boxer Rescue, Inc., is 501(c)(3) non-profit organization.

10/5/15	1-3PM	2HRS
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THE CLARK HOWARD SHOW: Like the convenience of Amazon Prime, but not too happy about the \$99 annual fee? Jet.com wants your business and they're willing to let you join their discount club for free! This newly launched service has found something interesting in their young life: They found people bought stuff when they offered free trial memberships, but when it came time to pay the membership fee, they didn't want to pay it. Since sales have been higher than projections, they've now decided to eliminate the annual fee! Jet.com is designed so that the more you shop, the less you pay. They reward loyalty with lower prices. One new study I saw recently found that Jet.com has lower prices vs. Amazon a whopping 94% of the time! If you only buy one item at a time, you will save precious little money. But if you have a basket of multiple items, particularly their best deals of the day, you will save substantially. As far as customer service, I have heard no complaints about the service so far. Will they continue to provide good customer service over time? Who knows! The reality is they are losing investor money selling things below cost. Who knows if their business model will be sustainable? But if they want to go broke selling below cost to save you money, so be it! So you owe it to yourself to comparison shop on Jet.com. But remember, buying a single item does not generate savings. It's filling up a basket with items that generates significantly lower prices for you.

10/6/15	1-3PM	2HRS
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THE CLARK HOWARD SHOW: There's a renewed focus on flood insurance after the terrible flooding in the Carolinas. Too often, homeowners think their regular insurance policy will cover them in the event of a flood. They are stunned when they find out it doesn't. Now we're getting word that only roughly 1 in 10 people had flood insurance in South Carolina. Today, the average federal flood insurance premium is somewhere around \$650 to \$750 annually, and the policy covers damage for up to \$250,000. You can shop for a policy through FloodSmart.gov. Regardless of what causes global warming, the reality is we are seeing increased storm activity making people more vulnerable in coastal areas. That's a fact. You can argue about we're seeing global warming -- whether it's man-made or just the result of larger cyclical weather patterns and all the rest -- but you can't dispute the fact. Let's leave that discussion to the political talk shows! Many people who own home do so mortgage-debt free. So insurance is optional for them. But if you have a policy when you own a home free and clear, and you live in a low-lying area that historically hasn't flooded, it's still a good idea to buy a flood policy. For a buyer, if you're looking at a home in flood plain, make sure you properly budget for the more expensive policy. Many times the deal you can get will more than make up the cost of the policy. But go in with your eyes open and know what it will cost.

CONSUMER / FINANCIAL / CHARITY:

10/7/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: A new report shows Americans are spending most of what they're saving on lower priced gasoline, according to the Washington Post! When we first saw lower gas prices a year ago, there were reports about people heavily saving the money because they thought the savings would be short term. Now that it looks the savings are here to stay, people are spending on two things. First, eating out. That's why a lot of restaurant chains are reporting better sales numbers these days. Second, at the supermarket. People are stepping up to more expensive brands. Grocery shoppers were pinched all during the Great Recession. Now they've opened up the wallet some. As far as saving, Americans on average save about a nickel of each dollar we make. It's better than where we were, but you really need to save at least a dime out of every dollar you make as the entry point to financial freedom. The greatest savings from lower gas prices have been away from the coasts where people tend to commute further in bigger vehicles. The savings are magnified there. Not so much on the Eastern seaboard and the West Coast. Let's look forward at the energy outlook for the remainder of the year. The newest predictions from the Energy Department call for the greatest impact in the Northeast where heat your home with oil is common. Those folks can expect costs down about 15% to 25% year over year since 2014. For those who heat with natural gas, you can expect costs down around 10% or so from a year ago. But here's the unspoken additional benefit: Electricity generation in this country has moved heavily to natural gas and renewables. So that combination is leading to lower pass-through fuel charges on your electric bills too! No matter which way you slice it, the energy equation is good all the way around! That is, of course, barring any unforeseen events in the world like natural disaster or a heinous act of terrorism.

10/8/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Have you ever been asked to lend money to a friend, a family member or a colleague? You know how uncomfortable the discussion can be! With their new product called Ledge, Venmo lets a borrower create a campaign and share it with friends. Money can then be pledged from your social network to fund your loan. Interest rates are restricted in accordance with state usury laws, so they're not back-breaking. The interest rate is actually chosen by a borrower based on what they can afford. And best of all, Ledge reaches into the borrower's account on a monthly basis and pays the creditors back automatically! I've long had two rules about lending money to family friends. One, treat it as a one-time only things. And two, treat any money you lend as a gift rather than as a loan. That way if you do actually get paid back, it's a happy surprise!

CONSUMER / FINANCIAL / CHARITY:

10/9/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Bank of America has an app that's designed to scare you into saving by aging your picture so you can see how you'll look at the retirement. The Face Retirement app uses your smartphone or webcam to snap a picture of you that is then digitally aged to 65. The idea is by seeing yourself down the road, you'll be inspired to start saving money today. My youngest producer Joel is 31. He recently said something to the effect of that he couldn't imagine living past 78. That kind of attitude is common among young people. Fifty years from now is so remote, it's like out of sight, out of mind. But the sooner you save money, the better off you'll be. See how compound interest can add up over the years. (Joel and his wife do a great job saving money, by the way!) I started my first IRA back at 19. The contribution limit was something like \$1,000 or less back then. It's just something I did as a teenager. I've always been about saving money. When I had my first job out of grad school, my thing was to live on every other paycheck. You don't have to be as extreme as me when it comes to saving. Just do something. The earlier you start, the more powerful your money becomes down the road.

10/12/15 6AM 15MINS
10/13 12AM

PERSPECTIVES: Mike Logan / Atlanta Boxer Rescue - The sixth-annual BoxerStock music festival is set for Sunday October 19 at Jim R. Miller Park in Marietta. It's an all-day, family-friendly event to benefit Atlanta Boxer Rescue, a non-profit organization that strives to rescue, rehabilitate, and re-home unwanted and abandoned Boxers within the greater Atlanta area as well as providing education to pet owners. Atlanta Boxer Rescue, Inc., is 501(c)(3) non-profit organization.

10/12/15 1-3pm 2HRS

THE CLARK HOWARD SHOW: With fall finally here and winter on its way, it's a great time to take a look at what you're going to be paying for winter heating and energy use. Here are some simple ways to attack the cost: 1. Lock in a low price for the entire heating season. In roughly 25 states, you can comparison-shop for the best prices on natural gas, because prices are set by the open marketplace, rather than by regulators. If you live in one of these states, you should take advantage of this savings opportunity by locking in a low price for 12 months as soon as possible. If you are in a deregulated state, Google your state's Public Service Commission. You can find published monthly energy prices from all providers and do comparison shopping using apples-to-apples data. Remember, there is no difference between a therm or a kilowatt from one company vs. another. The only difference is the price! So shopping the market is so key. The rates usually reset once a month. You can typically lock in a fixed rate for 6 to 24 months, depending on the rules in your state. Shopping for this stuff may not be fun, but it can save you a whole lot of money on a bill that comes every month like clockwork. 2. Purchase a smart thermostat. The Nest Learning Thermostat has given the lowly programmable thermostat in your home a high-tech makeover. This device sells for \$200 to \$250 and is like an Apple computer to control heating and cooling in your home. It uses artificial intelligence to learn your patterns and auto-adjust the thermostat when nobody is home. The Nest people have also introduced a newer product that is a combination smoke/CO detector. It's very expensive at \$99. But it talks to you in English, French or Spanish and talks you through what's going on instead of just making noise. If the CO level is rising, it warns you and lets you respond before going into full force alarm mode. 3. Get tax credits at the state and federal levels. You can qualify for hundreds of dollars in federal tax credits for installing energy-efficient appliances and upgrades. For example, you can get 30% of the cost of a geothermal heat pump through 2016. Check EnergyStar.gov for complete information on federal credits. (DSIREUSA.org lists all available state incentives.)

CONSUMER / FINANCIAL / CHARITY:

10/13/15 1-3pm 2hrs

THE CLARK HOWARD SHOW: New mortgage rules mean that many families who previously couldn't qualify for a mortgage now may be able to do so. The new rules coming from Fannie Mae are part of what's known as the Home Ready program. Here's the deal: Traditional mortgage underwriting guidelines were based on the idealized American family situation, where you had Mama Bear, Papa Bear and a few baby bears. It was very much a box you had to fit in. But the reality is we have a variety of living situations today. It's not uncommon for multiple generations to live under one roof. If you talk to builders, you'll find they're building to account for 3 generations under a single roof: Grandparents, parents and kids. Under the old mortgage rules, only principal occupants of a home could be relied upon to qualify for a mortgage...even if you had an entire extended family under one roof. Going forward under the Home Ready program, extended family will count and be included in income considerations to underwrite a mortgage. So that's a big change for the 18% of the population that does multi-generational living, according to the most recent numbers I've seen from Pew Research Center. In addition, there's one more change you need to know about and this one's controversial. The Home Ready program will allow income from non-occupant family members to be included when you're considered for underwriting. So your parents across town or across the country can be a factor in underwriting your mortgage, but they will have no legal obligation to pay on your mortgage. I think this is a foolish move and one that goes too far!

10/14/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: My teenage daughter blew through her monthly data allotment on her smartphone in mere days when the month started. What ate her up? I think it was Snapchat. She's not alone. I saw a crazy chart from the Wall Street Journal that was illuminating. The chart explains that if you web surf on your phone 2 hours a day every day of the month, you will use less than 1 GB of data during the whole month. (Roughly half of us use less than 1 GB a month.) On the other hand, if you watch YouTube for just 5 minutes a day each day, you will blow through 2 GBs of data in a month! That's pretty much true for Netflix and the social media sites with a lot of video content. Hulu is a little more forgiving with how they gobble up your data. Here's what you need to know: The smartest play right now is to have a smartphone plan that doesn't have add-on charges when you go through your data allotment. Any of the bargain service providers will just throttle your connection for the rest of the month when you pass your data allotment. That's how it is for my teenage daughter. When she passes that point, she know she has to go on Wi-Fi if she wants to do something. But here's a special warning: If you are on Verizon and you go over your data cap, your wallet will get blown to smithereens! Do not leave yourself exposed with a plan that allows for data overages...because you're talking about huge additional costs. As an alternative, both T-Mobile and Sprint still offer various plans with unlimited data. That sure beats a massive overage bill any day of the week. So if you just cannot resist watching video content, hear me now and act now. I want you to get out of a plan that's going to charge you those extreme overage fees. Because it's my job to help you protect your wallet!

CONSUMER / FINANCIAL / CHARITY:

10/15/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: You and I collectively have so much more power to influence companies that we do business with than we ever have. Companies spend a ton of money monitoring review sites and social media. But we're past the era of damage control; now companies are actually listening to people! The Los Angeles Times reports hotels are significantly improving the experience when we stay at them. And we have TripAdvisor, Yelp and other social media sites to thank directly for that. Across the industry, hotel operators are seeing people who abandon bookings and won't stay at their places because of the online reviews they read about the place. I do this all the time. Over and over again, I'm ready to pull the trigger on a booking but then I read the TripAdvisor reviews. If they're lousy, I abandon the booking. This is so much a trend that hotels are fixing things when there's a pattern of complaints. I've also noticed on TripAdvisor that hotels are responding to complaints and either disputing what's been said or apologizing and saying how they're going to address it. So don't just go away angry from any business. Nor should you say something just out of anger. But if say what you experienced, well, who knows? You may fix that problem for you and for other people!

10/16/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: There are 5.9 million jobs empty right now because employers can't find qualified people to fill them. Apprenticeships might be the solution! CNN Money recently ran a report about a young man who graduated from a 4-year college with \$75,000 in debt. The only job he could find after college was as a server in a restaurant. So he got a 5-year paid apprenticeship working with a plumber's union. He's already making \$28 an hour. By next year, he'll make \$42 an hour. Now, being a plumber is not my first choice. Maybe it's not yours either. But the idea I want to impress on you is there are high-paying jobs out there that require technical schooling or may have an apprenticeship available. Not many people do apprenticeships anymore, which is a shame. That's because everybody thinks college is the answer to everything...and it's not. For me, like many other parents who are college-educated themselves, I think in terms of my kids going to college. But if one of my 3 kids said, "That's not my path. I want to do X, Y or Z instead," I would be in favor of it. Because to me, it's important that you do work that you find fulfilling. The reality is there's a lot of stuff you could learn at a state-supported technical college or in an apprenticeship where you're going to make really good money. College is great, but it's certainly not the answer for everybody. And for a lot of people who go to college, it doesn't speak to them and they drop out and wind up owing debt for student loans. Better to pursue what you love! You'll be amazed how many other details take care of themselves!

CONSUMER / FINANCIAL / CHARITY:

10/19/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: You wouldn't turn down a pay raise at work, right? Yet chances are you could be leaving free money on the table at your employer. A recent FinancialEngines.com survey finds that 1 out of every 4 people don't pick up the full company match in their company's retirement savings plan. And that's effectively like turning down free money -- \$1,300 on average each year, according to the survey! A new report from benefits firm Aon-Hewitt finds that 42% of companies are now offering employees a dollar-for-dollar match in their 401(k). That's up from 31% of companies asked in 2013. (Prior to 2013, most companies were only do 50 cents on the dollar.) Some companies automatically enroll employees in their 401(k) plan. Among those companies, more than half are now setting 4% as the default savings rate. That's up from only 39% of companies that did 4% as the default back in 2013. Four percent is a good start, but it won't get the job done. If you want a really comfortable retirement, you're going to need to save at least a dime (10%) out of every dollar you make. The beauty of an employer match is that it's the equivalent of an automatic pay raise. No need to ask your boss, get a good quarterly review or hope your company has a good year so there's money for a raise! If you are among those people do not put in enough money to get the full match from an employer, you need to go through a re-evaluation in your own head. Tell yourself, "I'm doing a good job, so I deserve a raise. And my employer will just nod and agree!" Then simply change your contribution rate -- either during open enrollment or any other time when you're allowed to -- to pick up the full company match. The most common rationale for turning down free money is, "I can't afford to save any of my paycheck because..." Yet the reality is that except for those living below the poverty line, the way we spend at least a portion of our money is really a matter of choice. There are always things we do with money that are discretionary.

10/20/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: The routes you fly most may be getting cheaper soon thanks to some competition the dominant airlines just can't ignore. American, United and Delta -- the three full-fare airlines -- have been able to raise fares higher and higher because they are controlling how many seats they have. All three specifically attract business travelers mostly. At the same time, the three fastest growing airlines in the country are airlines you might not know much about, or maybe you've flown these guys and you hate them. They're Frontier, Spirit and Allegiant. I call them hard discounters. But the hard discounters are growing so fast, adding new planes, new routes and the fares are phenomenally cheap. Yet they're also among the least popular airlines in the country, according to U.S. Department of Transportation data. For example, the second least popular airline is Frontier and they offer sale fares all the time starting at \$39. Sure, \$39 may sound great, but that's only the starting point. You want anything to eat or drink? You pay for it. You want to take a bag on board or check one? You pay for it. Whatever it is you want to do, you pay for it separately. If you learn how to fly by their rules, you're really going to fly for \$39 sometimes. So you want a cheap fare? You can really save, but you're going to have to earn your savings. But here's the good news today: American Airlines is striking back and in markets where they compete directly with the three discounters, they will match them dollar for dollar. The point is, the fares available to you are getting better and better regardless of who you fly in markets that have competition. In many cases, there may be an airport one hour away that has fares so low it may make sense for you to take the drive to save 80%. If you're searching for fares at a metasite like Kayak, you must click the button that says include nearby airports. The sad fact is that everybody but Southwest Air -- even longtime holdout JetBlue -- now charges all kind of fees for checking a bag and maybe even carrying one on the plane! Know before you go!

CONSUMER / FINANCIAL / CHARITY:

10/21/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: You've heard of retailers opening on Thanksgiving and the backlash that resulted with other stores vowing to shutter their stores for Turkey Day. But have you ever heard of a store that intentionally closes on the most profitable day of the entire year -- Black Friday? REI, the sporting goods co-op beloved by outdoor enthusiasts, has announced it will close its doors on Black Friday and give all of its 12,000 employees the day off with pay! "For 76 years we've been dedicated to getting people outside. On 11/27 the co-op is closing all 143 stores so our employees can do just that," reads a message on the store's site. "We hope to see you and all 5.5 million of our members out there too." There's even a cute hashtag -- #OptOutside -- associated with the surprising move. Meanwhile, Staples and Game Stop are the latest retailers to say they're going to close shop on Thanksgiving so their employees can enjoy some family time. They join a shortlist of retailers that include Costco, Burlington Coat Factory and Home Depot who will also give their employees the holiday off. Last year, I upset many of my listeners and readers when I went shopping on Thanksgiving evening. There are many who feel that it is unfair of stores to ask employees to come in and leave their families on Thanksgiving Day, and there were some protests and boycotts of stores who were open on the holiday itself. I also heard from many who did shop and got some great bargains, as well as from several store workers who insisted they were grateful for the extra holiday pay and went in voluntarily. My thing is I'm not going to tell you what to do or when/where to shop. I think that is up to you. But REI gives us some real food for thought with their unprecedented move on Black Friday!

10/22/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Looking for a breakthrough product for small business or home security cameras? A new product from Netgear could be the solution. The Arlo is a wireless camera system for indoor or outdoor use. You get significant free storage of the video on a freemium business model. If you want more storage, you can open up the wallet for it. I bought an Arlo system at Sam's Club to test. It is a true self-install system. Mine came with 3 cameras, base stations and mounting brackets. But here's the real breakthrough: The Arlo requires no electrical hookup. It uses lithium batteries instead, just like electric cars do. That makes installation a breeze, not to mention re-installation...if you want to move the cameras around on a whim! The quality of the video is fantastic. You get a password-protected login to track the cameras on your phone. If the camera senses a problem, it sends you a message and you can dial into the cameras on your phone. Then you can watch the footage or even rewind it from your phone to watch. These things are not cheap. They're designed for the business market or for individuals who need security. But as I mentioned, the best part is that they can be relocated as needed without a professional's help.

CONSUMER / FINANCIAL / CHARITY:

10/26/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Have you heard about the secret retirement plan called a 702(j) that the government supposedly doesn't want you to know about? I'm here to tell you why the 702(j) isn't all it's cracked up to be... You may have heard or seen the pitch for President Reagan's Secret 702(j) Retirement Plan or something called the 770 Account, President's Secret Account, Invisible Account or Income for Life. Whatever the name, it's being touted as a miraculous tax-free account that pays 40-60 times more than your bank; you can withdraw from it at any time, without penalty; you don't have to report to the IRS; and it won't drop in value in a stock market crash. In reality, 702(j) is just the part of the tax code that deals with the sale of insurance. That's where this product gets its name from. But the marketers probably hope you'll get lost in the alphabet soup out there of 401(k), IRA, 403(b), TSP, Roth IRA and on and on.... When you hear talk about a 702(j), what someone is trying to sell you is more commonly known by the names universal life insurance, variable universal life insurance or index universal life insurance. Know this: Anything that has the word "universal" in it is radioactive to your retirement plan. First, these plans have huge commissions for the agents that sell them. But more importantly, the worst part of the con job is these policies have enormous fees and often run out of money. If you can't meet what's called a "capital call," where you have to come up with extra money, your account that you poured all this money into gets wiped out and then you have a giant tax liability on your hands. It's been my sad duty on the air over and over again to be the bearer of bad news when people call me saying, "My policy is about to lapse even though I've been paying," or "I got this notice of a huge premium increase. What's going on?" I'm the one who has to tell them they got ripped off by a salesperson who didn't know what he or she was doing, or just plain took advantage of them by selling them garbage insurance.

10/26/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Considering a variable annuity? You might want to think again. Research shows that it takes \$100,000 in a variable annuity to generate the same income as \$60,000 in an immediate payout annuity. Let's take one step back -- what exactly is a variable annuity? If you ask those who own them or want to buy them, they have no idea! I describe a variable annuity as a contract with the insurance company that masquerades as an investment with insurance wrapped around it. Variable annuities come with huge sales commissions, huge expenses and a huge tax burden to you. And if you want out, you usually have to pay a massive fee known as a surrender charge. Variable annuities are sold by insurance salespeople as "can't lose" investments. But often they'll be called by names other than variable annuity. You may hear them referred to as 'income protection plan,' or 'income security plan' or 'life security.' Anything other than using the term annuity, because it's become such a damaged and discredited name. Right now, the 15 largest insurance sellers of variable annuities are being asked to reveal the expensive perks they offer to salespeople who meet quotas for pushing this junk. Those perks include free cars, vacations, jewelry, cash, etc. But there's a more immediate reason why variable annuities stink, and it has to do with the numbers. Syndicated financial writer Scott Burns once took an in-depth look at variable annuities. Burns' analysis contrasted variable annuities with index funds. Remember, index funds are usually sold commission free. No surprise then that index funds blow away variable annuities over 80 percent of the time. And the coup de grace was when Burns stacked variable annuities up against life annuities (aka immediate payout annuities). Insurance people hate to sell life annuities because they don't have big commissions. But as stated earlier, it takes \$100,000 in a variable annuity to generate the same income for you as \$60,000 in an immediate payout annuity.

CONSUMER / FINANCIAL / CHARITY:

10/27/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Looking for the best credit card for your individual spending patterns? There are several ways you can find the right card. In the past, I've talked about a site called CreditCardTuneUp.com that analyzes your charging and payment patterns, based on the info you supply, and offers you a list of the cards that have the best rewards for you. You simply put in info about your overall spending, along with estimates of spending in certain categories (gas, grocery/drugstore, dining) to see if you are eligible for booster shot rewards. Additional questions require you to assess if your card will be for personal or business use; whether or not you plan to pay the bill in full each month; how long you expect to keep the card; if you're willing to pay an annual fee and on and on. Basically, all kind of things to narrow down the choices. Reward cards should only be used by those who pay their balances in full each month. The interest rates they charge are very high, so if you're used to carrying a balance, you're better off with a low-interest credit card from your local credit union. Finally, be sure to check your credit card benefits closely this time of year. We're seeing a lot of add-on benefits like the extension of a manufacturer's warranty and car rental protection either diminishing or going away completely!

10/28/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: When you buy a home or refinance one, you need a simple insurance policy that I just can't get people to buy...even though being without it can be deadly to your finances. Picture this: When you do a refinance, you dump Bank A and pay them off with proceeds lent by Bank B. But what if the money is stolen while being wired from bank to bank? In many states, you could owe both mortgages -- even though you were just doing a refi in good faith! The Denver Post reports this is happening in case after case. It could be organized crime tapping into a bank's wiring system and swiping money after the refi has taken place. Or it could dishonest employees who steal the money at the time of the refi. This is just a simple example of how you can end up with financial Armageddon through no fault of your own. The people in The Denver Post article didn't do anything wrong. In fact, they were doing everything right by getting a lower interest rate on their housing payment. There is any number of similar circumstances I talked about over the years that come to mind. I recall one case where people bought in a subdivision and the heirs of the original property owner alleged in court that the land was never properly purchased...so it still belonged to the family. All those people who bought in the subdivision lacked a key thing and lost their homes and whatever money they had in the deal. They didn't buy owner's title insurance! In general, owner's title insurance (aka simultaneous title insurance) protects you from the possibility that someone may come along and contest your ownership of a property. There's a big misimpression that when you buy a home, you're paying a premium for title insurance and that protects you. No! That insurance just protects the bank. Don't rely on the title insurance the lender buys; you need your own. In the case of the refis, homeowners are getting hurt, not the bank. It shouldn't be this way, but the fact remains that owner's title insurance is the best defense (though not ironclad) you have against the unknown. The odds of something crazy like this happening? Almost none. And if it does happen, it's not your day, month or year, that's for sure! So if you are buying or refinancing, ask about owner's title policy. It is the best insurance you can buy when you buy that home. EntitleDirect.com sells title insurance directly and can save you up to 35 percent, though that figure varies widely by state. Other competitors in the marketplace include OneTitle National Guaranty and TitleForward.

CONSUMER / FINANCIAL / CHARITY:

10/29/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: How much are you paying to invest? The answer might surprise you, particularly if you invest with the brokerage arm of a major bank. A new study from Personal Capital compared the costs of you investing your money with banks and insurance companies vs with lower-cost providers like Fidelity or Scottrade. The cost differences are unbelievable. I should note these costs are before whatever management fees you're going to have to pay the bank or full commission stockbroker to handle money for you. The most expensive one is Bank of America/Merrill Lynch. The expenses of doing business with them are 4x the cost of mutual fund or ETFs with the like of Fidelity, Scottrade or USAA. That's your money going down the drain! In addition, if you do business with a company like Bank of America/Merrill Lynch, there is no fiduciary duty to you there. In plain English, that means the broker is working for Bank of America/Merrill Lynch, not you. So they can sell you stuff that is not nearly the best choice for you. Because they do not have to do what's in your best interest. And on top of that, you have to pay them massive fees to manage the money for you! Bank of America/Merrill Lynch are not the only ones up there in the stratosphere in terms of cost. Wells Fargo is 2x more expensive than the low-cost providers. Morgan Stanley charges more than double too. Again, this is before advisory fees. This is just for underlying costs of what they sell you, on average! This is going to be true with insurance companies as well, who will also charge you many times what you would pay with a low-cost discounter. If you're really into low cost investing, Schwab now offers ultra low-cost ETFs and individual advice for free. So the cost advantage they have if you want a more traditional advisory relationship is tiny compared to Bank of America, Wells Fargo, Morgan Stanley and others.

10/31/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Looking for the best Black Friday deals? No need to wait until Thanksgiving week anymore! This year, the deals will start when November begins. 'Black Friday' as a term in marketing will become something that denotes the whole month, not the Friday after Thanksgiving anymore! In fact, many retailers may not even be open on Thanksgiving. The upside to this new way is that the deals will not be concentrated in a 48-hour period of do-or-die shopping that has sometimes ended in trampling in the past. That's better for you and better for retailers! Just like last year, free shipping will be key this season. Online sales still only account for about 10% of what goes on in retail. But that's enough to put the hurt on boutique retailers who can't provide free shipping as easily as the big guys. This year will be very "promotional," as retailers like to say, in the toy aisle; perhaps the most promotional Christmas season since the depths of the financial crisis in 2008. What's driving the competition? Four factors: Toys R Us, Amazon, Walmart, and Target. Toys R Us has been the longtime heavyweight in toys, but they're looking for a reason to survive and exist after having been pigeonholed as a hyper-expensive place to shop. So expect them to do steep markdowns and offer very aggressive pricing this coming holiday season. The reality is Target and Walmart have become the new champs of lower cost toy selling. They both tend to expand the square footage they have devoted to toys during the season. Amazon, meanwhile, wants in on this game. So Toys R Us is facing some tough competition this year. Clothing will be extra cheap too. That's because people aren't as focused on fashion as they used to be; they're more into experiences like restaurants or travel.

CONSUMER / FINANCIAL / CHARITY:

11/1/15 6AM 30MINS
11/2/15 12AM

PERSPECTIVES: In October The American Cancer Society revised it guidelines about women women should be screened for breast cancer. Komen Atlanta, a leading breast cancer research organization strongly disagrees with the new recommendations. Cati Diamond Stone joins us to talk about the differences between the new and existing recommendations. As a survivor, she shares her story and talks about the many resources available to women in Atlanta. 80-percent of dollars raised here stay here.

11/2/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Your child wants a tablet for games and school work. What's the best deal out there in the marketplace? There's a full-featured tablet called the Asus MeMO Pad that holds cost down so if your child breaks it or loses it, it won't hurt your wallet as much. MeMOs were selling for \$89, but they've been moving so well that the cheapest in the marketplace I've seen recently is \$99. Look for any price point somewhere around \$100 for this 7-inch tablet. Meanwhile, you'll probably see a slew of marketing this season for kid-oriented tablets that lets parents control use with timers, restrictive browsing and other features. These can be great for parents of younger kids who want to make sure they don't stumble on unsuitable content. Toys R Us has a very large selection, but you'll even find some permissive tablets at Sam's Club. But don't spend a lot of money on these things because it's not long before a kid outgrows a kid-only tablet. They're typically geared to those 6 years old and younger. When your child graduates to a real tablet, I'd recommend you buy a used iPad if you're in the Apple orbit, or a tablet like the Asus MeMO if you're an Android person.

11/3/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: There are a couple of popular scams going around the country right now that you need to know about. The common thread among them all? Crooks masquerading as service workers or employees of a company! So, picture this: A con artist comes to your door, saying they're from (fill in the blank) security company. Maybe it's the same one you have a sign for in your yard. They say they're getting alerts at the monitoring station indicating that your system is no longer online. So they're showing up at your door proactively to do a diagnostic and fix the problem. Very often they're well spoken and knowledgeable. They "fix" the problem and then leave. But it's just a ruse. What they do is put in some kind of master code on your box. Then they case your home. When you're gone, they come in and disarm your system and help themselves to your prize possessions! Consumer Reports recently reported on this scam and it's good to get the word out there as we come up to the holiday season. Don't ever give anyone entry to your home unless you have called for a service call. It is so easy for people to obtain stolen uniforms or just simply counterfeit them. I hate to tell you stuff like this because I don't want you to be paranoid at home. But this is about you being informed and making the right choices to protect yourself and your family!

CONSUMER / FINANCIAL / CHARITY:

11/4/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: There could be a scam lurking in your cell phone bill that's ugly yet so preventable. As more and more Americans disconnect their landlines, criminals have migrated to where the opportunity is (the cell phone industry) and with them has gone the "cram." "Cramming" is the practice where crooks will set up third-party marketing groups that post bogus charges to your monthly bill. Once the province of monopoly landline companies, the cram is now popping up on cell phone bills. Charges have been filed in federal court against two men who were allegedly part of a ring of criminal activity that focused on cramming, according to Reuters. This ring apparently took in tens of millions of dollars between 2011 and 2013 by auto-subscribing people to text messages with horoscopes, celebrity gossip and trivia for \$10 a month, according to prosecutors. How could they do this with no one noticing? Because the hieroglyphics of your bill are almost unintelligible! Cram charges are often disguised with innocuous terms like "special services," "Internet advertising," "service fee," "calling plan" or "minimum monthly usage fee." A typical cram charge for a business might be \$10-\$15. For a consumer, it's more like \$5-\$10. So what's the alternative to getting ripped off? Be sure to go through your bill every month page-by-page to vet out any cram charges or better yet, call up your carrier and tell them to block access for third party charges.

11/5/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Saving money for retirement is easy if you work for a giant corporation. They have 401(k) plans that are generally pretty easy to enroll in and may be with low-cost providers. They'll often have a match where they'll kick in 50 cents or a dollar for every dollar you save, up to a certain point. But half of us work for smaller businesses and they don't have retirement plans in general. If they do have one, the small business typically face massive expenses for offering such a plan to their employees. So where can you turn to and what can you do? Fortunately, the federal government now has a plan that free for employers to offer to their employees. A third of American workers have zero saved for retirement. That's not good. Thankfully, employers can now offer workers a totally free retirement plan through the U.S. Treasury. It's called myRA.gov and has no set up fees, no ongoing fees and you cannot lose money in this plan. The myRA (retirement account) plan has a cap of \$15,000. So at that point you're kicked out of the program and have to go to your own Roth account at a traditional provider like Vanguard, Fidelity or T. Rowe Price. But this is all about getting you in the habit of saving and I think it's a good start. If you're a small employer, you can offer this benefit to your employees at no cost to you starting right now. And it will be a benefit that makes you more competitive with the big guys!

CONSUMER / FINANCIAL / CHARITY:

11/6/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Some time ago, there was an unfortunate incident at a house near us where a man committed suicide. When his estate put the house up for sale, they found it was a hard sell because many people knew the history and wouldn't even consider the house. This is something my wife and I have discussed. To me, a house is a house. It becomes a home when you live in it. But my wife disagrees. She doesn't want to be in a house where there was any kind of violent event. More people are probably like her than me. How do I know? This house near us sat and sat and sat while others around it sold quite nicely. Finally, somebody who thought like me came by and got a steal of a deal! Houses tell stories. You may not know the story until it causes a burden to you. In most states, there's no requirement that a real estate agent disclose to you if a death occurred at a home. But now there's a website that addresses this problem head-on. It's called DiedinHouse.com. For \$12, they'll comb through millions of records and generate a report for you about deaths in your house. But deaths are just one back story. Another back story that really is relevant to wallet is your C.L.U.E. Report. Your C.L.U.E. report (Comprehensive Loss Underwriting Exchange) will tell you if a house has had a homeowners insurance claim against it. When you buy a house, insurance companies may refuse to write you a home policy or they may charge you massive premiums if there are prior claims on that property -- even if they pre-date your ownership of the place. During the seller disclosure process, ask the seller to pull the C.L.U.E. report. It's free for them to do as the owners. If that report is clear, you can breathe easy and move ahead in the due diligence process. Other databases you might consider looking at before making a home purchase are the FBI Sex Offender Registry and the EPA's EnviroMapper, where you can search info on air releases, drinking water, toxic releases, hazardous wastes and more by zip code.

11/9/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: When you're doing your holiday shopping this season, you might want to think twice about selecting the "ship to store" option! A new survey find shoppers report they encountered problems half the time they bought online and went to pick up at a traditional brick-and-mortar store. The survey, which was conducted by JDA Software Group Inc., was based on the responses of 1,000 online shoppers, according to the Wall Street Journal. Recently I had a similar experience, which I thought was an isolated incident at the time. I ordered something online at a major retailer's website and later got the e-mail saying the item was ready for pickup. Well, it was not! It took three people to find my order. What should have been a minute took 25 minutes! Sure, you'll get the savings by ordering online and picking up in store to avoid shipping fees. But the experience is not going to be smooth half the time, as the JDA survey and my experience shows. I think it's just out-and-out crazy we're at this high of a failure rate in the modern era. Yet that fact still doesn't make it worth it to me to pay a shipping charge! But know that you're going to have to really work for your savings, like I did.

CONSUMER / FINANCIAL / CHARITY:

11/10/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: I love NFL football. But what's even hotter right now than the NFL or college football is fantasy football. Two of the big players called DraftKings and FanDuel made news over the off-season when Wall Street gave them huge additional funding to grow their businesses. A buddy of mine has 3 fantasy teams going simultaneously. Yet when I see him during the season, it's like he's not really there; he spends all his time texting people on these fantasy football texting groups talking about what's going on in their world. So clearly people love fantasy football. But don't be fooled into heavily gambling because you'll lose money over time...even if you get lucky every once in a while. Now the attorney general of New York State has told both DraftKings and FanDuel that they must stop taking bets in New York because their operations are tantamount to illegal gambling. Take a look at what the the state's attorney general Eric Schneiderman said: "It is clear that DraftKings and FanDuel are the leaders of a massive, multi-billion dollar scheme intended to evade the law and fleece sports fans across the country." Those are real fighting words! Both organizations responded back in kind and will take on the attorney general of New York. But other states are also on the attack against these players. Here's what you need to know: There's a stacked deck against you as an ordinary fan. Don't fall for the promises of vast wealth that they advertise.

11/11/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Not a day goes by that someone doesn't thank me for my service in the military, but they don't know what part of the military I'm in! I'd like to explain. Some 14 years ago, I enlisted in my state guard in the wake of the 9/11 terrorist attacks. My state guard is an all-volunteer group known as the Georgia State Defense Force. When I first heard about this opportunity, I had no idea what or who they were. It turns out most of the work done by state guards is disaster relief. To prepare for duty, I train one weekend a month and attend an annual training retreat as well. As with all state defense forces, our missions can be in state, outside of the state or in very rare instances, as missions of mercy beyond our country's borders. The latter was the case when Haiti got hit by the brutal earthquake in 2010. In the Georgia State Defense Force, we are an all-volunteer group that happens to be highly educated; we have nurses, doctors, lawyers, IT people, and others from all walks of life serving. The average age of volunteers in the Georgia State Defense Force is 43 years old, which is double the age of those in the National Guard. In addition to Georgia, 22 other states around the country have state guards, not to speak of the National Guard. See my state defense guide to determine if your state participates. I am so glad I found out about this in the aftermath of 9/11. It's a way for me to give back to my country. The pay is priceless -- since you don't get paid -- but being able to serve my fellow citizens in times of need is wonderful.

11/12/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: T-Mobile wants you to watch as much video as you want on your phone and not have it count against your data cap. Beginning Nov. 15, the company will roll out Binge On, a new initiative that allows people on qualifying plans to stream unlimited video from mainstream providers and it won't count against your data cap. One noticeable omission from the list: YouTube! YouTube by itself accounts for nearly 20% of all mobile traffic in the United States. By comparison, Netflix is less than 5%. In order to make Binge On work, T-Mobile's engineers developed a new technology that compresses the data. So they are able to send this video out free of the cap, where video is normally what eats up your bill. One effect of the compression: The picture will look fine on a phone. But if you use a cable to connect your phone to a big-screen TV, the picture quality may look degraded. Fortunately for so many in their teens and 20s, they don't watch TV; they just look at tablets and phones!

CONSUMER / FINANCIAL / CHARITY:

11/13/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: You see them when you go into drug stores, gas stations, convenience stores, supermarkets, discount stores, you name it. They're pre-paid cards and they've become ubiquitous. Pre-paid cards are an alternative to credit cards, debit cards and good old cash. They look a lot like a credit card and you use them like a credit card, but that's the end of any similarities. Here's how they work: You deposit money on account that can be used as if it were a credit card (but without consumer protections) or like an ATM card to withdraw money (but without the protections of an ATM card.) Pre-paid cards may boast a Visa or MasterCard logo—or an American Express logo, to a lesser extent—but they're really just inferior facsimiles of the real deal. These cards are loved by Millennials because you can't spend more money than you have. So they're a way to store money and pay for things without having a traditional bank account. But they typically fee you to death! Celebrities and entertainers have flocked to put their branding on pre-paid cards because they're a great marketing opportunity. Everyone from the Kardashians to Suze Orman has had their own pre-paid card in the past. Yet many of them failed because of the horrible terms of service. When you're picking a pre-paid card, the most important thing to do is to read the terms and conditions closely to know what you're getting into. My favorite pre-paid cards give you the ability to use the card with no fees, along with offering at least some basic consumer protections. Those protections can include restoring your funds if your card is lost or stolen or that your money is safe if there is fraudulent activity on the card. You'll typically have to do certain things with most pre-paid cards that offer either low or no fees. For example, there may be free ways to add money to a card versus fee-heavy ways to do the same. Or you may get access to one ATM network for free across the country, but not to another network. Likewise, some issuers may charge a replacement fee if the card is lost or stolen while others won't. The most common way to avoid fees is by making regularly scheduled deposits once a month to the pre-paid card of your choice. Remember, you've got to look carefully at the terms and conditions to see if a card you're considering would work in your life. This is your money we're talking about. Don't waste it!

11/16/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Great news on the job front for young college grads! New research shows the job market for people graduating next year will be the best in recent memory. Employers project that they'll be hiring 11% more Class of 2016 grads than the year before, according to the National Association of Colleges and Employers. If that's you, don't overlook the power of LinkedIn. LinkedIn has had a resurgence in popularity for networking. People are now using the site to host videos that show who they are as a candidate. While Facebook has harmed a lot of reputations, people seem to be getting it right with LinkedIn. Back in 1965, people found jobs through word of mouth, relying on friends, relatives and work colleagues to help them network. We need to get back to that kind of thing, the same kind of approach people took 50 years ago. A story in BusinessWeek concurs: "Technology has had a somewhat perverse effect on job-hunting. The barriers to applying for work have fallen sharply: Once a résumé is created, job seekers can submit hundreds of applications online with zero or minimal extra cost," the publication writes. "The problem is that companies have responded with crude filtering devices, so many of those résumés remain unread." The beauty of networking is that most jobs are filled by hirers who are likely to bring in someone they know or know of for an interview. A friend of friend, a colleague of colleague. People think that networking is passé. No way. It will get you in the door. Sometimes that's all you need to shine!

CONSUMER / FINANCIAL / CHARITY:

11/18/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Did you know some of the giant monster mega banks have been paying massive kickbacks to universities and alumni groups for the right to push debt to students? The banks are buying lists of home addresses, phone numbers and other personal info so they can offer credit cards directly to young people. College students are the most profitable targets, and they have deep-pocketed parents who will step in and pick up the tab if necessary. The banks are acting like bank robbers minus the gun. Nobody is worse than Bank of America, which at one time had contracts with 700 schools and alumni groups. Several years ago, The New York Times reported Bank of America paid \$8.4 million in kickbacks to Michigan State for names, addresses and the right to use the university's logo in marketing materials. Be wary any time a big bank is positioned as the "official bank" of a school. Chances are you'll be getting a raw deal. The more students who get into debt, the larger the kickbacks become. This kind of behavior should be criminalized. And shame on the schools for selling their own students down the river. Students themselves are beginning to revolt. At Arizona State University, students have in the past set up booths on campus to warn incoming freshman away from this potential danger. Likewise, the student newspaper at Michigan State ran several editorials to raise awareness. As always, a Bank of America rep is welcome to come on the show and explain why what they're doing isn't wrong. An explanation from state-supported universities that take the kickbacks would also be nice. If you're the parent of a college-bound teen, you must educate your child about this issue. As an early alternative, try getting your high school junior a credit card with a low limit so you can monitor use and teach responsibility while they still live under your roof.

11/19/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: When you're shopping or browsing online, some websites insist you provide an email address just to access the site. Problem is, that sometimes creates an avalanche of spam in your inbox. Now, thanks to a new website called 10MinuteMail.com, you can access that shopping site without a subsequent influx of spam. With 10MinuteMail, you are assigned a temporary e-mail address the minute you log on to the site. It lasts for 10 minutes, as the name suggests, which gives you just long enough to validate yourself at a variety of websites. You get an inbox and an honest-to-goodness temporary e-mail address. After 10 minutes...poof! It's gone! Think of it as the Snapchat of the e-mail world. What if you need longer than 10 minutes to do whatever it is you have to do? Simply click the "I need more time" link and the countdown clock will be reset for another 10 minutes. I should note that if you're trying this from a work computer, it may be blocked by your employer's network. If that's the case, just try it on your phone and it should work. You can also try any of a variety of its competitors, including Mailinator, Guerrilla Mail, Dispostable and many others.

CONSUMER / FINANCIAL / CHARITY:

11/20/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: During the holidays, electronics are the biggest gift category bar none. So where are the best places in America to buy electronics Consumer Reports has rated electronics retailers from best to worst. The tally was based on some 60,000 electronics purchases that the magazine's subscribers made between January 2014 and June 2015. Not surprisingly, the highest scores go to online retailers. Two in particular that came out on top were ABT.com and BHPPhotoVideo.com. ABT, a physical store and e-commerce retailer in the Midwest, gets the highest rating in both the brick-and-mortar category and the online category too. B&H, meanwhile, is also a retail store and an online store, though the brick-and-mortar version was not rated. But when it comes to online, they do an extraordinary job and I've ordered from them many times over the years. Both players get the highest marks for great selection and best prices. The only other retailers that get as a good a rating on price are Costco.com and ShopMyExchange.com. Taken collectively, ABT.com, BHPPhotoVideo.com, Costco.com and ShopMyExchange.com are the four kings of the price hill. You may be wondering about Amazon.com. Amazon got good numbers, although they were deemed lacking in product quality, price and selection. If you like physical stores and you live in a part of the country with Nebraska Furniture Mart, they got great scores. Though their pricing and customer service were not as a good as the very best. But they're not just about furniture like their name suggests!

11/29/15 6AM 30MINS

11/30 12AM

PERSPECTIVES: Chuck Meadows, Executive Director : The organization's mission is to Enable, Engage and Empower
Enable the project– Help “Build the BeltLine” by contributing to the capital and construction costs associated with completing the 22-mile loop of parks and trails Trail development, land acquisition, park design; Engage the users – Support the rich array of programs, events and activities that bring hundreds of thousands of Atlanta residents and visitors to the Atlanta BeltLine year-round Run.Walk.Go! Series, Art on the Atlanta BeltLine, Pet Partnership; Empower the residents – Join our community building efforts focused on some of the most promising neighborhoods along the Atlanta BeltLine corridor Partnership Plan for the Westside Trail Corridor, Housing rehab program.

CONSUMER / FINANCIAL / CHARITY:

11/30/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Are you facing big expenses for the medications you need to stay healthy? It's time to get creative and find ways to lower the cost of what you pay for prescriptions! Print out a \$4 list and take it with you. Generic drugs now account for well over 80% of all prescriptions. Just 10 years ago, less than half of drugs sold were generics. Much of the growth is because employers make generics extra-affordable through mail-order programs (pharmacy benefits managers). Then you also have the grocery stores and big box retailers who do \$4 generics. Most offer a 30-day supply of select generic drugs for \$4 or a 90-day supply for \$10. Some regional grocers even do free antibiotics! The next time you go to the doctor, print out one of these lists and see if there is a drug that would work for your condition. It can't hurt to ask! 2. Try crossing the border for cheaper prices. For years, people who lived along the Canadian border have looked to our neighbor to the north for prescription savings. Canada has been a viable alternative for residents from Washington State to Maine. They simply go across the border and fill their scripts for a fraction of the cost for an identical medication. If you don't live in a border state, there are legitimate Canadian pharmacies online where you can fill a script. From time to time, our federal government will seize a shipment as a show of force. But it is a rare thing and the pharmacy will usually replace it for you at their cost. People who live in the Southwest have been known to cross the border into Mexico for cheaper prescription prices. But I want to be clear that I have no direct knowledge or info to say if this as safe a path as the Canadian route. 3. Look at warehouse clubs even as a non-member. The beauty of Costco is you don't need to be a member to use their pharmacy. Simply show up and explain you want a prescription filled. Many Costcos have a separate entrance for their pharmacies to accommodate walk-in non-members. A recent report from The Florida Sun Sentinel finds the price of a prescription can vary by as much as \$170 for a 30-day supply, but the clear winner was Costco. A reporter named Doreen Christensen called around to price a Lexapro prescription at a variety of retailers. Here's what she found: "Costco \$6.99; CVS \$114.99; Publix \$118; Sam's Club \$83; Target \$147.99; Walgreens \$116.99; Walmart \$115.88 and Winn-Dixie \$179.99

12/1/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Before donating to any charity, you want to be sure that the lion's share of the money will go where it's needed. Every charity has different overhead costs. You can research you favorite charities -- learning how much of your donation will go to the intended purpose (vs. how much will go to overhead) at Give.org, CharityWatch.org and CharityNavigator.org. Here are some more important tips to keep in mind when donating: 1. Don't give cash. Legitimate charities will take a check. 2. Don't give credit card, bank account or personal information to telemarketers. If you want to donate, initiate the call yourself. 3. Don't give to Internet appeals if the cause does not look legitimate and doesn't check out. Traditional frauds have gone electronic in recent years, giving con artists easy access to thousands of potential victims. 4. Don't give in to pressure. Anyone that can't wait for a donation while you check out his or her organization is likely to be a crook. 5. Expect specific information. Ask what kind of relief this organization is going to provide. Don't give to a vague appeal. 6. Check out the charity with national, state and local authorities. Established charities register with the Internal Revenue Service. You can search for specific non-profit organizations on the IRS website, irs.gov. 7. Beware of newly formed organizations. If the charity is new, you may have to rely on your relationship with the company or sponsor of the organization to determine whether you trust the group. 8. Report abuses to the nearest Better Business Bureau and the State Attorney General's office. Both are listed in local telephone directories. You can also report abuses to the National Fraud Information Center at (800) 876-7060. NFIC also has a web-based complaint form at fraud.org. 9. Do give. Scammers are out there. But that doesn't mean that we shouldn't be generous. With the sites listed above that vet various charities, you can give with confidence.

CONSUMER / FINANCIAL / CHARITY:

12/2/15

1-3PM

2HRS

THE CLARK HOWARD SHOW: Auto loan financing is suddenly available to people with damaged credit who may have been turned down for car loans as recently as a few months ago. But is that "yes" to your credit app really a "yes" in your monthly budget? If your payments per month are too high to knock out the loan in 42 months, you're buying more car than you can afford. Forget about those 60 month and 72 month loans that people love to do. The Wall Street Journal even once reported that some people take out eight-year loans!! Stretching a payment that long means you're "upside down" -- owing more on the car than it's worth. It becomes a vicious cycle where you're always in a payment. The reason people are stretching out loans so long is that they're buying too much car and want to cap their monthly payments at \$500 or less. But Consumer Reports says there are decent brand new cars for well under \$25,000. Try buying less car, rather than more! The average price of a new car is between \$35,000 and \$36,000, which is a new high. That's because people are tricking out their cars. You can easily take a car's price up 50% from the base model without even trying. In the blink of an eye, a \$20,000 car becomes a \$30,000 car! Where should you get your auto loan? One word: Credit unions. OK, that's two words actually, but credit unions usually write car loans at 1.5 points below the banks and 4 points below what you'd pay at a dealership. As an example, my credit union writes 48-month loans on new cars at right around 1.79% now (I prefer 42 months, though.) You probably won't see rates like that at a bank. On used cars, financing also starts at 2.39%. But as your credit score goes down, your rate goes up. So if you have real stinky credit, the highest you'll pay is 11.49% at my credit union. Think about that spread. It really parallels the risk your credit poses to the lender. Once you arrange your financing, if a dealership can offer you a better deal, I say take it. But if you don't do your homework first and pre-arrange your financing, you're never getting a better deal at a dealership. You're likely not even to get a good one.

12/3/15

1-3PM

2HRS

THE CLARK HOWARD SHOW: Many adults are wary that their electronic services, credit cards and other personal information could get leaked or stolen by unsuspecting identity fraud perpetrators or by targeted companies. But most consumers don't consider the possibility of their children's information being affected. VTech, a global supplier of electronic learning toys and products for children, confirmed a data breach Monday after an unauthorized party accessed information on Learning Lodge, the company's app store database. Here's what you need to know about the VTech breach... 1. What happened? Hackers stole information from over five million adults and more than six million children after they attacked the Hong Kong digital toy maker VTech, which sells tablets and other educational tools. Passwords, security questions and answers, I.P. and mailing addresses were compromised, according to the New York Times. Parent users are mostly upset by the breach of chat logs, download histories and photos of children who used the Kid Connect service to communicate with their parents, according to Reuters. 2. How did it happen? VTech's online store Learning Lodge was targeted, according to a release. The information was taken in an attack on a portal used to download games to computer tablets. 3. Who is affected? In the United States alone, 2,212,863 parent accounts were impacted and 2,894,091 kid accounts were breached, the company said in its most recent update. 4. When did it happen? The hack occurred on Nov. 14, according to the company. VTech made the public aware of its findings via press releases on Nov. 27 and Nov. 30. 5. Why was VTech targeted? It's unclear why VTech was targeted, but attorneys general in Illinois and Connecticut announced that they will investigate the incident. 6. What should you do next? Some 20 states will allow a parent or guardian to freeze a child's credit. Click here for a list of those states and links to freeze with each of the credit bureaus.

CONSUMER / FINANCIAL / CHARITY:

12/4/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: We as a nation are an incredibly generous people. Yet in midst of giving of ourselves, we open ourselves up to scams. As we move closer to Christmas, you'll hear the appeals for donating an old car and taking a tax deduction. But I want you to beware of a special gotcha that applies here. Historically, you would just get a deduction of the straight value of the car if you signed it over to a charity. So if it was worth \$1,000, you got a \$1,000 deduction. But now the IRS only allows you to take a tax deduction for the actual amount of money the charity receives for the car. This can be tricky if the charity disposes of your car through a car broker. In that case, the charity may only get \$25 or \$50 for your \$1,000 car. Your deduction then is limited to that \$25 to \$50. And to add insult to injury, the lion's share of your \$1,000 car's value went to the broker -- not the charity. So what can you do? Begin by asking the charity of your choice how they handle disposing of your old car. If they do it through a broker, find an alternative. I suggest selling the car yourself and then donating the proceeds. Even if your car is basically dead, you can still take it to a junkyard that specializes in extracting valuable metals from vehicles. You may receive a few hundred dollars or so by doing this. Then you can take that money and donate it. If that sounds like too much work and you're not concerned about the tax angle, make sure it goes to a legit charitable organization that can really do something with your money. You can research you favorite charities -- learning how much of your donation will go to the intended purpose (vs. how much will go to overhead) at Give.org, CharityWatch.org and CharityNavigator.org.

12/7/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: I have obsessive compulsive disorder when it comes to saving on hotels. When I travel for work, I book 95 percent of the hotels I stay in through Priceline.com or Hotwire.com and save anywhere from 35 to 60 percent off the usual price. Though before I ever place a bid on either site, I have a complicated system that involves checking related message boards to get a feel for what other people are bidding. Then I have a set process I go through when bidding that's very methodical and boring to some. As I've tried to explain it over the years, I just seem to create more confusion among people! Now there's a new free website called BiddingTraveler.com that has automated the process that I do manually. With BiddingTraveler.com, you pick the town where you want to stay and your dates of travel. Then you set the minimum you're willing to bid and the maximum you're willing to bid, plus you identify any neighborhoods in the area you're not willing to occupy. BiddingTraveler.com can do in 3 minutes or less what takes me 15 or 20 minutes (for select cities). It is far superior to the way I have always booked my own rooms. Meanwhile, a lot of people travel for business and there's a particular site that I really like called QuikBook.com for that purpose. With this discount hotel reservation site, you get access to the equivalent of corporate negotiated hotel rates at a lower price than you would normally an individual. Now QuikBook.com is even experimenting with a Hotwire-like model, where they have mystery rooms where you don't find out which hotel you're getting until after you pay non-refundable money. But again, you can get these at a price that's a fraction of what it would sell for otherwise. Give it a try!

CONSUMER / FINANCIAL / CHARITY:

12/8/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: I've been through a recent cycle with a sinus infection that started out as my usual seasonal allergies. Whenever my allergist writes any prescription for me, I cringe because the cost is always an unknown. In this case, she prescribed both an antibiotic and a nasal spray. Well, it turned out that 10 days of antibiotics cost me \$2.05. It was the cheapest script I have ever had from any doctor at any time. On the other hand, the nasal spray was \$90! I had no choice other than to swallow hard and open my wallet. Now, there are doctors who will write scripts in good faith without knowing the end cost to the patient. And then there are doctors who are on the payroll of giant pharmaceutical companies. They'll push drugs irrespective of cost because it pads their pockets. (I'm not suggesting my doc is one of the latter because she's not!) But the reality is there were at least \$3.5 billion in disclosed payments from drug companies to doctors made between 2009 and 2013, according to an independent news organization called ProPublica. If a doctor is getting big money from certain drug makers, what do you think they're going to write when you come in? A script from the hundreds of generics that Kroger, Wal-Mart and Target offer for \$4? No, they're going to write the brand name that gives them kickbacks. Could your health care provider be on the take? If you want to see, you can now run their name through the Dollars for Docs database. Getting back to my antibiotics prescription, I could have actually paid zero dollars instead of \$2.05 if only I'd followed advice I've given in the past. Publix pharmacies offer a 14-day supply of select antibiotics for absolutely free. Now that's a price I can get excited about!

12/9/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: If you're like most people, Jan. 1 will roll around and you'll make a resolution to get in better shape or eat less fatty food! Often that will mean joining a gym. Well, here's a warning so you can avoid getting eaten alive by gym salespeople. The health club industry basically has two business models. In the good one, you pay month-to-month or quarterly with no real contract. The sleazy business model, however, involves long-term contracts designed to give your checking account a workout. With the sleazoids, the downfall begins when they offer you a free tour of their facilities. The tour is done by a commissioned salesperson with the intention of getting you to sign a multi-year contract. Once you sign that contract, the gym does what's called "moving paper." They sell it off to a finance company that will take the note on for pennies on the dollar. That creates additional incentive for the club to sign up more members--and hope none of them ever show up and all try to workout at once! In a recent filing for the Securities and Exchange Commission, former gym industry heavyweight Bally Total Fitness disclosed that the average member visits the club one-half of one time per week. You'd be hard-pressed to find any fitness expert who recommends a full workout once every two weeks! I recommend checking out hospital-affiliated fitness centers. They're usually rehab-based or geared toward the hospital staff. They're clean, well run and don't force contracts. Most hospital gyms will sell memberships to the public. Visit the hospital nearest you to see if a gym is available. Another option I've noticed popping up in vacant storefronts around town are ultra-low cost no-frills gym that are open 24 hours and tend to price out at around \$15 each month with no contract. But beware they may not even have showers for you to use; they simply offer the use of exercise equipment at rock-bottom prices.

CONSUMER / FINANCIAL / CHARITY:

12/10/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: It's common that when somebody books an airline ticket, they also book their rental car. But rental car reservations are, as a general rule, fully changeable; you pay no money upfront, just at the time you rent the car. So I routinely re-shop the rental car rate again a week before my trip--whether it's for business or pleasure. For example, my family and I recently went to Denver for a ski trip. I originally booked the car for a week at \$273. But when I re-shopped just before the trip with another company, I found a rate of \$99 including junk fees. Wow! That was a lot of money back in my pocket. Anecdotally, I'd say I save money at least 90% of the time by using this method. I can't say it works 100% of the time because there are some times when it's actually more expensive. In that case, I just stay with my original booking. Finally, I want to tell you about a website called AutoSlash.com that will automatically track your car rental rate each day before a trip and re-book you at a cheaper rate when they find something better. AutoSlash only works with a limited number of rental companies, but it's still worth a look. (By the way, there's a similar service for hotels called Tingo.com that will book your room for you and then continually re-shop your rate. If a better deal pops up on your same room, they'll automatically re-book you at the new lower rate.)

12/10/14 1-3PM 2HRS

THE CLARK HOWARD SHOW: Some major pharmaceutical companies are now offering coupons to retain customers when their key brands start getting competition from generics. The drug makers typically post links announcing the coupons on their websites. Once you sign up, you get a downloadable coupon that offers a greatly reduced co-payment at your favorite pharmacy. This is not for every brand name, just for those that face generic competition. Lipitor, Plavix and Diovan are among the popular big-name drugs offering coupons at their sites at this time. Note that these coupons won't work if you get your health care from the government or if you participate in a pharmacy benefit manager (PBM) program at work. If you're really looking to save money on medical bills, you might consider being a cash payer and shopping around for the lowest price on non-emergency medical procedures, completely circumventing your insurer in the process. The key is to make a deal upfront with the billing department, rather than after services have been rendered. I read an article in The Los Angeles Times that gave some concrete examples of how much money doing it like this can save you. In one case, a blood test that would have cost an insured patient \$415 could be paid for in cash -- after negotiating -- for \$95. In another case, one major insurer was charging a negotiated rate of \$2,400 for a CAT scan at a Los Angeles-area hospital. But that was reduced down to \$250 when the reporter called to inquire about a cash price at the hospital. Every fee is negotiable. It can't hurt to ask. Of course, the key is to do it before you receive medical services, not after.

CONSUMER / FINANCIAL / CHARITY:

12/14/15

1-3PM

2HRS

THE CLARK HOWARD SHOW: A new analysis from BankRate.com shows that fees at the big banks continue their upward spiral unabated ever since we the taxpayers bailed them out last decade. But that doesn't mean they have you over a barrel. I'm going to explain your options. BankRate's 2015 Checking Survey finds that the average bank customer needs \$6,362 on deposit to avoid monthly charges on interest-paying checking accounts. If you do get hit with a fee because you're under balance, it will be \$15.24 on average. Using an ATM as a non-customer? You'll pay an average of a combined \$4.52 when you're all said and done getting hit with fees from both your bank and the owner of the alien ATM you use. And let's hope you don't bounce a check. The banks raked in \$2.51 billion in insufficient-funds charges this past year! One of the ploys that giant banks like to use to retain customers is telling them that they can avoid the fees by signing up for multiple products and services. The idea is to create what's called a "sticky," where you have three or more products or services through the same bank so you'll be less inclined to fire them. But the reality is you have so much choice in the marketplace. For starters, look at a discount stockbroker for checking instead of at a giant bank. Wealthy people have virtually no money in the banks; it's all in brokerage houses like these ones. Both Charles Schwab and Fidelity Investments have options for fee-free checking with no account minimums. Otherwise, you can look at the online banks like Ally and CapitalOne 360. Here are some other options in this arena too. Finally, there is always the old standby of a credit union or small community bank. Nearly three-quarters of credit unions still offer free checking vs. only 37% of traditional big banks, according to BankRate. The only drawback with credit unions or community banks could be the lack of convenient branch locations. Visit FindaCreditUnion.org to locate a credit union near you. Who would be best served by a big bank? Those who want more meanness in their lives; those who enjoy waking up and being hit with fees left and right; and those who value convenient branch locations over everything else. If you fall in the latter category, stop and ask yourself, how often you really walk into a bank? I have a credit union account and I only visited a branch one single time the whole of last year. With online access to accounts, who needs the branch?

CONSUMER / FINANCIAL / CHARITY:

12/15/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: As we prepare to welcome 2016, it's a great time to do a look-see ahead and make sure your finances are in order. Have you done these things yet? 1. Shop for level-term life insurance. Buying what's called "term life insurance" is simple and costs practically no money at all. It's not uncommon for a healthy 45-year old man to get a \$500,000 level term policy with a coverage period of 20 years and only pay about \$50 a month. The rate never changes which is why it's called "level term." You can comparison shop at Quotacy.com, PolicyGenius.com, 1stOptionInsurance.com, Insure.com, AccuQuote.com, or QualityTermLife.com. By shopping online, you avoid an insurance salesperson trying to up-sell you from level term coverage to whole life. If you're not into the Internet, that's fine too. Go buy a money magazine and you'll see ad after ad of companies selling life insurance. Some respected ones I like include Amica Mutual, TIAA Cref, and even USAA. Certain health conditions make insurance more expensive or even unavailable. If you have such a condition, you're what's known as "rated" in the industry, which means you will pay more money than the example for the 45-year-old guy. 2. Get disability insurance. You're three times more likely to become disabled than die during your working lifetime. Yet people have historically been more likely to buy life insurance, not disability insurance. I'm now recommending that you only buy your own disability insurance policy if you make north of \$200,000 a year. If you make less than \$200,000 like most average Earthlings, then you want to take the group disability policy through your employer. 3. Have a will in place. What are the odds you don't have a will? Best guess is that 50% of us don't have one. For some folks, that may be OK -- especially if they're single, have nothing, and own nothing. But if you do have kids, you need a will for the simple fact that if you don't have one, the state will decide who raises your kids. That's the reality in the absence of any written direction from you. Ditto if you're in a different circumstance, living without the benefit of marriage. In many cases, your partner will not be considered to inherit your estate unless you put it in writing. People automatically assume that all assets would go to their spouse upon death. But it doesn't play that way. The reality is that the law varies by state. When you die without a will, the state decides who gets what.

12/16/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: If you're looking for the best AA batteries, look no further than the house brand at one of my favorite stores! A recent issue of Consumer Reports magazine rated AA batteries, and the only battery with the vaunted "Best Buy" checkmark is Costco Wholesale's Kirkland Signature (alkaline). It received a score of 80 out of 100 and has a unit price of 50 cents per pair -- though they're only available in 48 packs. A couple of Duracell batteries scored between 80 and 89 on the tally, but their prices are more than twice and almost three times the cost of the Kirkland Signature batteries. The highest rated of all AA batteries was the Energizer Ultimate Lithium, which is mostly for cameras. But at \$2.45 for a pair, that's almost five times the cost of the Kirkland Signature! Consumer Reports tested a few other store brands too, including Walgreens, CVS, Rite Aid and Best Buy. The lowest-rated of them all was the Best Buy offering -- the Dynex High Capacity AA Alkaline. The Dynex is cheap at 31 cents per pair, but it only scored a 60. Now that is a private label you should *not* buy. Know that when you go to look at batteries, most store brands will perform virtually identical to the name brand. That's because the store brands are made by the same name brand manufacturers. As for Costco batteries, I cross a line sometimes that is totally wrong. I'll be in Costco and I'll see somebody put name-brand batteries in their shopping cart. I know it's not my place to do so, but I direct them to Kirkland Signature brand anyway. Oh, the looks I get when I do that!

CONSUMER / FINANCIAL / CHARITY:

12/17/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Looking for the simplest way to hold onto some more of your money? Take a hint from Otha Anders, a man who cashed in all the pennies he's saved for over 45 years and now has a small windfall. The 70-year-old Otha started saving pennies when he'd find them on the ground, according to USA TODAY. Then decided to save whatever other pennies he had around the house. This went on for decades. Finally, one day earlier this year, he hauled 15 five-gallon plastic water jugs filled with pennies to the bank and cashed them in. His total haul? More than \$5,100! Saving small change is a great idea, particularly if you get past the penny. Over time, saving nickels, dimes and quarters can amount to real money. It reminds me of my friend the retired talk radio host Neal Boortz who told his listeners to take their change from every purchase and save it. When he buys something, he always saves the change. That has become quite a bit of money over time for him. Ben Franklin would be very proud wouldn't he? As for me, I collect all my change and then go to those Coinstar machines you commonly find in supermarkets. Those machines will charge a huge amount to count your loose change and turn it into cold hard cash. But if you take your total as a gift card, you can get your total amount dollar for dollar with no fees. So I take my change and turn it into Starbucks gift cards for my wife and then give them to her at various occasions through the year. It's a way I can do something sweet for my wife with the change. The point is there are always little habits you can create that in time can generate real serious money. Just think of Otha who saved over five grand just in pennies. Wow!

12/18/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Criminals who distribute bogus leaflets for non-existent pizza joints in an effort to solicit tourists' credit card numbers are operating unchecked in Central Florida, according to the Orlando Sentinel. Travelers who are tired after a day of sightseeing return to their hotel room and will call to order a pizza upon finding the flyer. The nice person on the other end of the line gets your credit or debit card number and says your pizza will be delivered shortly. Then they take that info and instantly start using your card number around the world as part of a criminal ring. The Florida legislature had considered banning pizza leafleting because it was hitting tourists so hard. But they ultimately decided that was too much interference in the free market and opted against it. Yet I recently read that an investigative reporter for Detroit's WXYZ-TV was in Orlando for a TV conference when he ran across this scam. The reporter almost fell prey to this ploy, but fortunately he had the foresight to ask someone at the front desk if the pizza leaflets were legit. So while you're on the road, I want you to beware of flyers on the door or under the door. Don't let your guard down and assume it's legitimate. Call the front desk to verify, or better yet, ask them for recommendations about legit restaurants. Or use your smartphone (or a computer) to visit Yelp.com, Kudzu.com or other local review services to check out the alleged restaurant. By doing that, you solve the munchies and you avoid having to spend all night on the phone with your credit card company trying to shut down your account before the criminals spend more of your money!

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2015

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EDUCATION

10/15/15	9AM	3HRS
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THE HERMAN CAIN SHOW: There are 6,455,300 more students with bachelor's degrees today than jobs available for them, including jobs that would be created in the next seven years, according to data from the Bureau of Labor Statistics (BLS) and the National Center for Education Statistics. According to the education statistics, there were 35,632,000 Americans holding bachelor's degrees from the age 25 to 64 in 2014. That number grows to 45,176,000 if you include those who are 20-24 and 65 years and older.

The BLS, which produces employment projections, calculates how many jobs will be added in the next 10 years with a breakdown by education level. According to the BLS, there were 26,033,000 jobs that required a bachelor's degree upon entry in 2012. That number is expected to grow to 29,176,700 jobs by 2022. This means that the number of Americans who hold bachelor's degrees now, in their working years, exceeds the number of jobs created by 2022 for bachelor's degrees by 6,458,300.

11/10/15	9AM	3HRS
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THE HERMAN CAIN SHOW: The president of the University of Missouri system resigned Monday morning in the face of growing protests -- including the threat of a faculty and student walkout -- over his handling of a spate of racially charged incidents. Tim Wolfe resigned from the University of Missouri following protests over his handling of racial harassment. "I take full responsibility for this frustration and I take full responsibility for the inaction that has occurred.", Wolfe said. President Tim Wolfe's fate appears to have been sealed when the University's football team drew national attention to the campus protests by announcing during the weekend that they would not participate in team activities until Wolfe was removed. Head coach Gary Pinkel and athletic director Mack Rhoades expressed solidarity with the players and showed support for Jonathan Butler, a Missouri student staging a hunger strike.

In the end, Wolfe said he hoped his resignation could lead to healing. "It is my belief that we stopped listening to each other," Wolfe said during his statement. "We didn't respond or react. We got frustrated with each other and we forced individuals like Jonathan Butler to take immediate action, unusual steps to affect change. This is not -- I repeat, not -- the way change should come about. Change comes from listening, learning, caring and conversation and we have to respect each other enough to stop yelling at each other and quit intimidating each other.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2015

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CRIME / SAFETY / SCAMS:

	10/22/15	1-3PM	2HRS
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THE CLARK HOWARD SHOW: Looking for a breakthrough product for small business or home security cameras? A new product from Netgear could be the solution. The Arlo is a wireless camera system for indoor or outdoor use. You get significant free storage of the video on a freemium business model. If you want more storage, you can open up the wallet for it. I bought an Arlo system at Sam's Club to test. It is a true self-install system. Mine came with 3 cameras, base stations and mounting brackets. But here's the real breakthrough: The Arlo requires no electrical hookup. It uses lithium batteries instead, just like electric cars do. That makes installation a breeze, not to mention re-installation...if you want to move the cameras around on a whim! The quality of the video is fantastic. You get a password-protected login to track the cameras on your phone. If the camera senses a problem, it sends you a message and you can dial into the cameras on your phone. Then you can watch the footage or even rewind it from your phone to watch. These things are not cheap. They're designed for the business market or for individuals who need security. But as I mentioned, the best part is that they can be relocated as needed without a professional's help.

	11/3/15	1-3PM	2HRS
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THE CLARK HOWARD SHOW: There are a couple of popular scams going around the country right now that you need to know about. The common thread among them all? Crooks masquerading as service workers or employees of a company! So, picture this: A con artist comes to your door, saying they're from (fill in the blank) security company. Maybe it's the same one you have a sign for in your yard. They say they're getting alerts at the monitoring station indicating that your system is no longer online. So they're showing up at your door proactively to do a diagnostic and fix the problem. Very often they're well spoken and knowledgeable. They "fix" the problem and then leave. But it's just a ruse. What they do is put in some kind of master code on your box. Then they case your home. When you're gone, they come in and disarm your system and help themselves to your prize possessions! Consumer Reports recently reported on this scam and it's good to get the word out there as we come up to the holiday season. Don't ever give anyone entry to your home unless you have called for a service call. It is so easy for people to obtain stolen uniforms or just simply counterfeit them. I hate to tell you stuff like this because I don't want you to be paranoid at home. But this is about you being informed and making the right choices to protect yourself and your family!

CRIME / SAFETY / SCAMS:

11/16/15

1p-3pm

2 HRS

THE CLARK HOWARD SHOW: I want to address the ugly, brutal, senseless, barbaric terrorist attacks in Paris and Beirut last week. It's the latest in the continuing pattern of perpetration coming from the Islamic State, a group so evil it almost defies description. But, of course, throughout history we've had examples. Just think back as recently as Hitler. The gloating from evil forces over the deaths gives a sense of anger and unease and fear. That's completely normal. That's what the terrorists want to create. You see the stories of the individuals who lost their lives in Paris, most of them in their 20s, cut down by the cruelty of evil with suicide belts and machine gunners. You start to wonder, "Where we are safe?" That's what terrorists want you to feel. My heart goes out to the people who lost loved ones. However, I will not let those who do evil change the way I live my life. It is normal to feel afraid, but the terrorists only win if we don't overcome our fears. We as Americans don't fully appreciate that we're in a multigenerational war with terror. I know people have objected to former President Bush's phrase "war on terror." But there is a fight going on for the soul of Islam. Many people are being senselessly murdered each day. Islamic radicals are at war within their faith and without. At a time like this, people get raw emotions and become anti-Islamic. Yet the reality is most people who follow the teachings of the Prophet Muhammad don't wish harm to others. They're just regular people living their lives and hoping the best for their children. So please, fight the gut instinct to strike out against people who are followers of Islam. This war we're in, we date it back 14 years ago. But it got a good start in the '90s and it has another generation or two to run, probably. We'll have bad days and we'll have good ones, with victories in covert operations that we don't know anything about. But to fatigue and withdraw from the battle, as Americans would like to do? That would only allow evil to grow stronger. We want to turn the page...and we can't. Because if we do, the fight comes to us. As for me, I already had plans to go to Europe next week. And I am going. Two of my three kids are going, and my wife is going. To the terrorists who wish to make people afraid to get on planes, I am not going to allow those monsters to change what I do with my life. This is a stat that's probably better for another day, but I did some number crunching. There are 12.3 million people in metro Paris. At the time of the attacks, I calculated the odds that anybody there would have been a victim and it was .0001%. It is almost nothing, though not nothing obviously for those who perished or were wounded. The thing is, terrorism hits at a gut level to create fear to get us to change how we live our lives. I think back to the days of former Pres. Bush again when he had to plead with people to go to the mall, as people were afraid to leave their homes in the aftermath of 9/11. So it's important you know the game of these scoundrels. It's all about creating fear so you change your behavior. I encourage you to not allow it to change your daily life, even if this kind of violence visits our shores. Do not allow it throw you off your course. While I'm in Europe, if I can make the plans work, I'm going to go to France. It's my statement that I will not change my life. But each person has to make his or her own decision.

CRIME / SAFETY / SCAMS:

12/1/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Before donating to any charity, you want to be sure that the lion's share of the money will go where it's needed. Every charity has different overhead costs. You can research you favorite charities -- learning how much of your donation will go to the intended purpose (vs. how much will go to overhead) at Give.org, CharityWatch.org and CharityNavigator.org. Here are some more important tips to keep in mind when donating: 1. Don't give cash. Legitimate charities will take a check. 2. Don't give credit card, bank account or personal information to telemarketers. If you want to donate, initiate the call yourself. 3. Don't give to Internet appeals if the cause does not look legitimate and doesn't check out. Traditional frauds have gone electronic in recent years, giving con artists easy access to thousands of potential victims. 4. Don't give in to pressure. Anyone that can't wait for a donation while you check out his or her organization is likely to be a crook. 5. Expect specific information. Ask what kind of relief this organization is going to provide. Don't give to a vague appeal. 6. Check out the charity with national, state and local authorities. Established charities register with the Internal Revenue Service. You can search for specific non-profit organizations on the IRS website, irs.gov. 7. Beware of newly formed organizations. If the charity is new, you may have to rely on your relationship with the company or sponsor of the organization to determine whether you trust the group. 8. Report abuses to the nearest Better Business Bureau and the State Attorney General's office. Both are listed in local telephone directories. You can also report abuses to the National Fraud Information Center at (800) 876-7060. NFIC also has a web-based complaint form at fraud.org. 9. Do give. Scammers are out there. But that doesn't mean that we shouldn't be generous. With the sites listed above that vet various charities, you can give with confidence.

12/18/15 1-3PM 2HRS

THE CLARK HOWARD SHOW: Criminals who distribute bogus leaflets for non-existent pizza joints in an effort to solicit tourists' credit card numbers are operating unchecked in Central Florida, according to the Orlando Sentinel. Travelers who are tired after a day of sightseeing return to their hotel room and will call to order a pizza upon finding the flyer. The nice person on the other end of the line gets your credit or debit card number and says your pizza will be delivered shortly. Then they take that info and instantly start using your card number around the world as part of a criminal ring. The Florida legislature had considered banning pizza leafleting because it was hitting tourists so hard. But they ultimately decided that was too much interference in the free market and opted against it. Yet I recently read that an investigative reporter for Detroit's WXYZ-TV was in Orlando for a TV conference when he ran across this scam. The reporter almost fell prey to this ploy, but fortunately he had the foresight to ask someone at the front desk if the pizza leaflets were legit. So while you're on the road, I want you to beware of flyers on the door or under the door. Don't let your guard down and assume it's legitimate. Call the front desk to verify, or better yet, ask them for recommendations about legit restaurants. Or use your smartphone (or a computer) to visit Yelp.com, Kudzu.com or other local review services to check out the alleged restaurant. By doing that, you solve the munchies and you avoid having to spend all night on the phone with your credit card company trying to shut down your account before the criminals spend more of your money!

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HEALTH / ENVIRONMENTAL / RELIGIOUS:

10/4/15	5a – 6a	1 hr.
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DR. JOE SHOW: Obesity and disease: part 2. Fortunately, there is much you can do to lower your risk for cancer. Prevention is key however, and maintaining a healthy weight is part of a preventative lifestyle. I believe you can virtually eliminate your risk of cancer and chronic disease, and radically improve your chances of recovering from cancer if you currently have it, by adhering to the following strategies, which will also help you normalize your weight and insulin/leptin sensitivity. Buy whole organic foods. Opt for organic grass-fed meats. Opt for glass packaging and storage containers. Reconsider how you prepare and cook your food. Intermittent fasting. Normalize your ratio of omega-3 to omega-6 fats. Optimize your gut flora. Exercise. Vitamin D. Sleep. Avoid toxins. Avoid radiation exposure. Manage your stress.

10/11/15	5a – 6a	1 hr.
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DR. JOE SHOW: Memory problems. Is a “Swollen Brain” causing your memory problems? Ever get the feeling that your brain is just not working quite like it used to? Unfortunately, you’re probably not imagining it. Memory problems are one of the most common complaints about growing older. In fact, subtle memory changes can start as early as in your 40’s. By the time you reach your 60’s small slips like forgetting names, being easily distracted, or misplacing your glasses becomes the norm for most of us. Scientists have always said that the condition, known as age-related cognitive decline, is an inevitable result of aging. We’ve been told that there’s nothing we can do about it and that we’ll just have to learn to live with it. But now new research is saying that this is not the case. In fact, it appears that we not only can put the brakes on the downward memory spiral but we can even reverse the decline.

10/18/15	5a – 6a	1 hr.
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DR. JOE SHOW: What is a hormone disruptor? It seems like not a week goes by without a study linking a common household product – or its ingredients – to one serious health problem or other. Whether it’s BPA in cans causing heart attacks and cancer or fake fragrances in personal care products inducing early puberty in girls, the deluge of what’s harming us can be depressing. But all of these studies underline one important fact: Chemicals are introduced onto the market before they’re adequately tested for their long-term impacts on human health, and many of them are harmful hormone disrupters.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

10/26/15 1AM 12MINS

BUSINESS IN THE BLACK: Dr. Shoshana Bennett, Clinical Psychologist and author of "Post- Partum Depression for Dummies" talks about the more than 1.3 million new mothers who will experience post-partum depression triggered by hormones and chemical changes. Dr. Shosh talked about treatments and therapies for women with this condition which has at least six different types of depressions associated with it.

10/25/15 5a – 6a 1 hr.

DR. JOE SHOW: "Healthy" snacks to avoid. As the nation's collective waistline continues to expand, it has become more important than ever to educate yourself as to what sorts of food truly are and are not healthy for you, despite what their labeling says or whether they are touted as "healthy." That is especially important for snacks that are supposed to be good for you but which are, in reality, not a smart food choice.

11/2/15 1AM 12MINS

Dr. Richard Hom, Optometric Director for Anthem, talks about the impact of annual eye exams and good eye care on learning and classroom behavior. Dr. Hom says that parents must have their children's eyes checked every year just as they have their annual physicals. Antheminc.com

11/1/15 5a – 6a 1 hr.

DR. JOE SHOW: Control your food cravings. You know that giant muffin is a naked cupcake, but it's not enough to block out the little nagging voice (or maybe booming roar) of a craving. So, even though it has no nutritional value or you're trying to lose weight by cutting out junk food calories, you find yourself chowing down. But new research suggests that your gut bacteria not your willpower, may be to blame.

In a scientific review, the researchers found that the bacteria living in your gut (which outnumbers your own cells 100 to 1!) influence what you eat to get the nutrients that they want, even if it's not the healthiest choice for you.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

11/8/15 5a – 6a 1 hr.

DR. JOE SHOW: Obesity surpasses smoking in terms of ill health effects. This may come as a surprise to some, but data collected from over 60,000 Canadians show that obesity leads to more doctor visits than smoking. The idea that being overweight can be worse for your health than smoking is likely to make many balk, considering how “normal” it has become to carry around extra pounds, but in terms of overall health effects and subsequent health care costs. It’s likely true. The study estimates that if obesity were not a factor, doctor visits in Canada would decrease by 10 percent. The decrease would be even greater if you take into account problems related to type 2 diabetes, which is also directly related to obesity and poor diet.

11/12/15 9a – noon 3 hrs.

HERMAN CAIN SHOW: In the midst of a veterans' healthcare scandal, the Department of Veterans Affairs still managed to award more than \$142 million in performance bonuses — including to a doctor at a medical facility known for its overuse of narcotics, and to claims' workers at a notoriously inept benefits center. The VA also rewarded off-site executives managing a Denver building project that veered \$1 billion over budget, USA Today reports. Citing data provided by GOP Florida Rep. Jeff Miller's House Veterans Affairs Committee, the newspaper reports a total of 156,000 executives, managers and workers collected bonuses for their 2014 performance, with payments ranging from \$8 to as much as \$12,705, with the average totaling \$909. VA Secretary Bob McDonald – Says the VA is improving. “our average wait times are down to 5 days for specialty care, 4 days for primary care, 3 days for mental health care. But we still have opportunities.”, McDonald said.

11/15/15 5a – 6a 1 hr.

DR. JOE SHOW: Natural remedies for the treatment of acid reflux. Acid reflux is an extremely common health problem, affecting as many as 50 percent of Americans. Other terms used for this condition are gastroesophageal reflux disease (GERD) or peptic ulcer disease. The hall mark symptom of acid reflux is “heartburn” – a burning sensation behind your breastbone that sometimes travels up your throat. In some cases, this pain can be severe enough to be mistaken for a heart attack.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

11/22/15 5a – 6a 1 hr.

DR. JOE SHOW: Energy boosting foods. Superfood supply lots of nutrients that my often not be available from crops grown in mineral depleted soils that are common with our monoculture agriculture. They also supply more nutrients and/or antioxidants with less bulk and fewer calories. Superfoods also tend to have high antioxidant ORAC (oxygen radical absorption capacity) values. In other words, they have more nutritional punch per ounce and calorie than other foods.

11/29/15 5a – 6a 1 hr.

DR. JOE SHOW: Why diets don't work. 62% of Americans are overweight. 44 million people are clinically obese, 34 million people are considered "at risk". \$30,000,000,000 spent on weight loss, \$314,000,000 spent just on diet pills. Stress makes everything worse: confuses appetite signals, impairs body chemistry. Fast chewing doesn't allow for proper digestion and assimilation, excess air is taken in with food. Slow down and take time to enjoy your meals, chew your food thoroughly. Don't drink with your meals (especially alcohol or vinegar!), this dilutes digestive enzymes. Avoid overeating, especially cooked or refined foods. Utilize proper food combining to make digestion easier and more efficient. Learn to love healthy food so you don't feel resentment. Don't skip meals, or snack in between meals. Hunger vs. cravings. Food addiction – Meat, sugar, dairy and chocolate stimulate the opiate receptor sites in your brain. If you are prone to addiction, you have less dopamine receptors in your brain, so you need more stimulation to get pleasure, so you eat "addicting" foods and you eat more of them. The big secret to weight loss, it takes 20 minutes for your stomach to tell your brain that you are full!!!

11/30/15 1AM 14MINS

BUSINESS IN THE BLACK: Tasha Cobbs- Georgia born, Gospel Artist Tasha Cobbs talks about growing up a PK and her career and her One Place Live Tour with Kiki Sheard and her spiritual father/mentor Atlanta's own Pastor William Murphy coming to Ebenezer Baptist Church Nov. 10th. Oneplacelivetour.eventbrite.com

11/30/15 1AM 13MINS

BUSINESS IN THE BLACK: Cheryl Burnside, Founder of Phenomenal Woman's Health talks about her Pearl & Cream Tea honoring PWH Woman of the year Ashlee Hicks, Co-founder of Black Girls Run. The annual event addresses women's health issues such as breast cancer, heart disease and more. iamphenomenal.org

11/30/15 1AM 14MINS

BUSINESS IN THE BLACK: Apostle Wayne T. Jackson, Senior Pastor of Great Faith Ministry , (one of Detroit's largest churches)and founder of Impact TV network International talks about the Breakthrough Crusade coming to Atlanta Nov. 12-14, featuring Prophets, Ministers and guests from all over the world. His ministry is known for signs and wonders.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

12/6/15 5a – 6a 1 hr.

DR. JOE SHOW: Alcohol consumption and breast cancer. The International Agency for Research on Cancer has collected updated evidence and data from recent scientific studies (2009 – 2013) to investigate the link between breast cancer and alcohol consumption. Interestingly, the analyses found a linear correlation between alcohol intake and breast cancer occurrence, as summarized in the American Journal of Preventive Medicine article (published 2014). This latest article compiled and statistically analyzed the experimental and numerical data from various research articles, and the conclusion reinforces that alcohol consumption leads to higher rates of breast cancer. The main cause is “ethanol oxidation” and the resulting byproduct acetaldehyde. In the case of breast cancer, ethanol reaches the breast tissues via the bloodstream, where its metabolism generates various carcinogens such as acetaldehyde, free radicals and peroxides which increase cell proliferation.

12/7/15 1AM 15MINS

BUSINESS IN THE BLACK: Retired Army Major Jeff Hall and his wife Sherri talk about their personal story with PTSD and the tools and resources available for service members, veterans and military families. The Real Warriors campaign is encouraging fellow warriors and families to watch for signs of PTSD and to seek support immediately for the invisible wounds of war.

12/13/15 5a – 6a 1 hr.

DR. JOE SHOW: How to treat colds and flu. The humble cold is the most common infectious disease in the U. S. It accounts for more absences from school and work than any other illness. It is the leading cause of patient visits to physicians. It is not easy to catch a cold. Your body's natural defenses usually fight off these viruses. There is a direct relation between your risk of catching a cold and the amount of time spent in contact with an infected person. That is why families tend to get sick together. The most common route of infection is not from coughing or sneezing, or walking barefoot in the rain, but from hand-to-hand contact. That is why when you have a cold, washing your hands frequently is so important.

12/13/15 6AM 15MINS
12/14 12AM

PERSEPCTIVES: Quintez Gurndy, Kaiser Permanente : Childhood obesity—it's a serious health condition that continues to impact more than 12 million American children between the ages of 2-19. While awareness of this issue has risen, bringing childhood obesity rates down has proven to be a daunting challenge. But health care giant Kaiser Permanente is trying to move the needle through Thriving Schools—its effort to create a culture of health among students, teachers and school staff.

HEALTH / ENVIRONMENTAL / RELIGIOUS:

12/14/15 1AM 30MINS

BUSINESS IN THE BLACK: Dr. Rondrick Williamson, a podiatrist in the Atlanta area and spokesperson for the GA Podiatric Medical Association talks about diabetes and foot care. Every 20 seconds someone loses a limb as a result of diabetes and Dr. Williamson suggests doing your own self check and making sure to see your physician for a foot exam often if you have diabetes. November is Diabetes Awareness Month and the APMA has launched a new campaign called Reflect on Your Feet!

12/20/15 6AM 15MINS
12/21 12AM

PERSPECTIVES: Relationship expert and Sex therapist, Dr. Laura Berman offers guidance on surviving being with family during the holidays and dealing with the holiday blues. In addition, she explains more about Addyi – the new drug that is being called the female Viagra. She explores specifically how does the drug work and who is the best candidate to use it with success; the fact that women cannot drink while taking the drug; its side effects and other options available to women.

12/21/15 1AM 30MINS

BUSINESS IN THE BLACK: Natasha Trenev, The Mother of Probiotics and Author and several books including "Probiotics, Nature's Internal Healer" give tips for better natural natural digestion which include; turning off the phone at dinner, chew 10 times and savor every bite, avoid simple carbs, consume plenty of water and more.

12/27/15 5a – 6a 1 hr.

DR. JOE SHOW: 5 things that should never be in your makeup. Every time you slather a flash of color across your lips, you could be applying an alarming dose of lead to your mouth, a part of the body where the heavy metal is easily absorbed and ingested. In fact, a new report found lead contamination in cosmetics is more widespread than previously thought – 400 lipsticks tested positive for the brain-damaging contaminant, with L'Oreal lipsticks being the worst offenders. The lead – which isn't listed on the ingredient breakdown – could be coming from the colorant of another contaminated ingredient. Short of sending the lipstick to a lab for lead testing, there's not much consumers can do to avoid it (besides just not wear it).

12/28/15 1AM 30MINS

BUSINESS IN THE BLACK: Dr. Joyce Morley, Psychotherapist and relationship expert talks about "how to deal with the pain of being let down and let go" during the holidays. Morley says that some people associate the holidays with pain and dread the season year after year. She says to find some PPGP's (Positive People Going Places) to hang out with during the holiday season, own your feelings and deal with the situation head on.

WSB-AM & WSBB-FM ISSUES & PROGRAMS – 4th Qtr. 2015

ISSUE & DESCRIPTION **DATE** **TIME** **LENGTH**

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TECHNOLOGY / ARTS & ENTERTAINMENT:

10/4/15 6AM 15MINS
10/5 12AM

PERSPECTIVES: Ten years have passed since Hurricane Katrina devastated New Orleans. Wendell Pierce, star of The Wire writes a poignant memoir, *The WIND IN THE REEDS: A Storm, A Play, and the City That Would Not Be Broken*. In *THE WIND IN THE REEDS*, Pierce explores art, community, and resilience in the wake of Hurricane Katrina.

10/11/15 6AM 30MINS
10/12

PERSPECTIVES: Topics: Film Production in Atlanta | Diversity in Television -Guests: Lamont Gant, producer and Director | Tracee Ellis Ross. Not a day goes by that you are not hearing about Hollywood movie production in Atlanta. There's a red carpet premiere here there is another event there, plus there are studios throughout the state of Georgia making movies in the city that is now called Hollywood South. Plus there are studios across the state that truly makes Georgia Hollywood South. Lamont Gant joins us to talk about the film he made in Atlanta called *Returned*. It is part drama and part science-fiction and very entertaining. Tracee Ellis Ross is the star of *Black-ish* on ABC. We spoke about diversity on television today and the great opportunities that exist for women in leading roles in prime time.

10/18/15 6AM 30MINS
10/19 12AM

PERSPECTIVES : Che Rhymefest" Smith is having a big year. In February, he won an Oscar with Common and John Key for "Glory," and his first film *IN MY FATHER'S HOUSE* has enjoyed great success on the film festival circuit. Picked up for theatrical release by Alchemy Studios, the documentary will be opening in Atlanta on October 9th. Set against the crumbling landscape of Chicago's battered south side, *IN MY FATHER'S HOUSE* is a yearlong journey from homelessness and alcoholism to self-discovery and redemption as Grammy-winning rapper Che "Rhymefest" Smith reunites with his homeless father in a quest to reclaim his neighborhood and discover his true self as a father and son.

TECHNOLOGY / ARTS & ENTERTAINMENT:

11/9/15 1AM 15MINS

BUSINESS IN THE BLACK: Bert and John Jacobs, Co-CEO's of Good Life brand talk about their new book "Life is Good: The Book"

The founders have made a very simple phrase "Life is Good" into a multi-million dollar business with t-shirts, mugs and more as well as the "Life is Good Kids Foundation" to help with the truly disadvantaged.

11/15/15 6AM 30MINS

11/16 12AM

PERSPECTIVES: Things Your Man Won't Do" is written, produced and directed by Je'Caryous Johnson. It is the fourteenth in a series of box-office breaking hit stage plays from the NAACP Trailblazer Award Recipient. People think the play is about a woman not getting what she wants, but at the end of the day, there is a reason that men don't do certain things- Like coming around to marriage when they are ready.

11/23/15 1AM 30MINS

BUSINESS IN THE BLACK: Lee Haney, 8 time Mr. Olympia hosts his Physique and Fitness Games. The full day event features fitness activities for the entire family and also the finals of the Strongman/StrongWoman Body Building events leading up to the National Physique Championships in Miami.

11/29/15 1AM 14MINS

BUSINESS IN THE BLACK: Tasha Cobbs- Georgia born, Gospel Artist Tasha Cobbs talks about growing up a PK and her career and her One Place Live Tour with Kiki Sheard and her spiritual father/mentor Atlanta's own Pastor William Murphy coming to Ebenezer Baptist Church Nov. 10th. Oneplacelivetour.eventbrite.com

12/20/15 6AM 15MINS

12/21 12AM

PERSPECTIVES: In her memoir, Troublemaker: Surviving Hollywood and Scientology, Leah Remini offers up a no-holds-barred memoir, including an eye-opening insider account of her tumultuous and heart-wrenching thirty-year-plus association with the Church of Scientology. That was never more evident than in 2013, when Remini loudly and publicly broke with the Church of Scientology. Now, in this frank, funny, poignant memoir, the former *King of Queens* star opens up about that experience for the first time, revealing the in-depth details of her painful split with the church and its controversial practices. But when she began to raise questions about some of the church's actions, she found herself a target. In the end, she was declared by the church to be a threat to their organization and therefore a "Suppressive Person," and as a result, all of her fellow parishioners—including members of her own family—were told to disconnect from her. Forever

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EMPLOYMENT / BUSINESS ISSUES:

	11/2/15	1AM	30MINS
BUSINESS IN THE BLACK: Steven Aldrich, SR. VP of Applications with Go Daddy talks about a survey done with Red Shift Reserves that says that 59% of small businesses (those with 5 or less employees) say they don't have a website because they are too small, it's too expensive or they don't have the expertise to manage a website.			

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WOMEN / MINORITY ISSUES:

	10/6/15	1am	13MINS
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BUSINESS IN THE BLACK: Kim McNair, CEO of Kim McNair Productions and Event Producer for the 2nd Annual Women on the MOVE Summit 2015. The Business Women Empowerment Project is a 1 Day Conference with panel discussions and workshops concerning every aspect of business. KMProductions.com

	10/6/15	1AM	12MINS
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BUSINESS IN THE BLACK: Nancy Lewis, CEO of Progressive Techniques, Inc. talks about the upcoming Transforming Women Entrepreneurs Breakfast which will focus on Women Servant Leaders and also Candid Conversations which will feature men in various corporate environments including COX VP Tony Kidd, talking about "What Men Think of Women in the Workplace"

	10/20/15	1AM	12MINS
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BUSINESS IN THE BLACK: Brad Blackwell, Head of Portfolio Lending with Wells Fargo talks about the Hispanic Wealth Project which focuses on three goals: Homeownership, Entrepreneurship and Savings and Investments. The National Association of Hispanic Real Estate Professional celebrates Hispanic Heritage Month and aims to triple Hispanic household wealth in the next decade with this initiative. Wells Fargo has committed to over 3million dollars in education.

	10/20/15	1AM	13MINS
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BUSINESS IN THE BLACK: Tommy Dortch, CEO fo TWD, Inc. and Founder of the Alumni Hall of Fame which is celebrating 30th Anniversary this year with a weekend of activities. The Alumni Hall of Fame invests in and celebrates Historically Black Colleges of which there are only 104 still standing. nbcahof.com

	10/25/15	6AM	30MINS
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	10/26/15	12AM	
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PERSPECTIVES: Miko Branch is the co-founder and CEO of Miss Jessie's, LLC. She is celebrated for transforming the hair care industry by establishing an entirely new category of products specifically for natural and curly hair. Her book, MISS JESSIE'S is part business guide, part memoir. Mixing touching family stories with hair care tips and business advice, MISS JESSIE'S is an inspiring story, captivating and entertaining in its telling. Not only does it provide incredible entrepreneurial advice, it showcases the resiliency, determination, and independence both Miko and Titi had when building their business from the ground up.

WOMEN / MINORITY ISSUES:

11/17/15 1AM 16MINS

BUSINESS IN THE BLACK: Lamonica Toussaint, CEO of I Love My Body Fitness talks about her specialized eating plans and fitness plans and she talks about how to maintain our weight during the holiday season. Toussaint has also created a Active Fitness Sportswear Line for Women.

11/17/15 1AM 12MINS

BUSINESS IN THE BLACK: Sophia Burns with the Concerned Black Clergy of Atlanta talks about the annual Mother's Day Luncheon honoring Mothers from all walks of life and several churches honor their new overcoming mothers.

12/1/15 1AM 12MINS

BUSINESS IN THE BLACK: Patrina King, CEO of Golf Women Mean Business talks about the organization which guides women through the process of doing business on the golf course as men have been doing for ages. King is holding her first Gala and Anniversary celebration to honor women who have supported the group, Nov. 15. There will be live music, dinner and awards. Golfwomenmeanbusiness.com

12/8/15 1AM 14MINS

BUSINESS IN THE BLACK: Karen Ehman, co-author of "Hoodwinked: Ten Myths moms Believe & Why We All Need to Knock it Off" shares how moms have bought into the myths of motherhood such as; Mothering is Easy and Instinctive, Motherhood is All Consuming, Everything Depends on the mother, I Have to Do it All Right or My Child Will Turn Out Wrong, My Child's Bad Choice Means I'm a Bad Mom. Ehman focuses on her relationship with God as a driving force to be a great mother.